

# **CITY OF NASHUA, NH**

## **CONSOLIDATED PLAN**

for

Community Development Block Grant and  
HOME Investment Partnership Program

For the Five-Year Period July 1, 2010 – June 30, 2015

## **FINAL REPORT**

Donnalee Lozeau, Mayor  
City of Nashua  
City Hall, 229 Main Street  
Nashua, NH 03060

May, 2010

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## Jurisdiction

New Hampshire ▼

## Consolidated Plan

Strategic Plan for Years

2010 ▼

to

2015 ▼

?

Annual Action Plan and

Consolidated Annual Performance and Evaluation Report

Presented to the U.S. Department of Housing and Urban Development

Boston ▼

Field Office of Community Planning and Development

Strategic Plan Submission Date

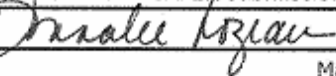
6/14/2010

### Amendments:

	▼		MM/DD/YY	Name:	
	▼		MM/DD/YY	Name:	
	▼		MM/DD/YY	Name:	
	▼		MM/DD/YY	Name:	
	▼		MM/DD/YY	Name:	

\* If Necessary

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Jurisdiction		UOG: NH331026 NASHUA ▼	
City Hall		066758343 ?	
229 Main Street		City of Nashua, NH	
Nashua		Urban Programs	
New Hampshire	03060	Country U.S.A.	Community Development
Hillsborough		7/1	
Employer Identification Number (EIN): 02-6000581			
Applicant Type:		Local Government: City ▼	Specify Other Type
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<p>"To the best of my knowledge and belief, all data in this application are true and correct, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with the attached assurances if the assistance is awarded." Please update the date with each new Action Plan and CAPER submission.</p>			
Name: 		Donnalee Lozeau	Date: 06-14-10
Title: Mayor			(MM/DD/YY )

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## 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

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## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

#### **5 Year Strategic Plan Executive Summary:**

The City of Nashua, NH's Five-Year Consolidated Plan identifies the community's affordable housing, community development and economic development needs and outlines a comprehensive and coordinated strategy for addressing them. It also serves as the application for funding to the U.S. Department of Housing and Community Development (HUD) for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) federal entitlement programs that serve low-income individuals and/or families. This Consolidated Plan covers the period beginning July 1, 2010 through June 30, 2015. Although the City is not an entitlement grantee under the McKinney Act, Emergency Shelter Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs, funds from these programs may be sought on a competitive basis, consistent with this Consolidated Plan.

The goals of the Consolidated Plan parallel those that HUD has established for jurisdictions across the country to pursue as part of their consolidated planning efforts:

#### **CONSOLIDATED PLAN PRIORITY GOALS**

**GOAL I: DECENT, AFFORDABLE HOUSING:** Provide decent, affordable housing for the community's lowest income households, including households with special needs.

**GOAL II: EXPANDED ECONOMIC OPPORTUNITY:** Create economic opportunities for residents and businesses in low income areas of the community.

**GOAL III: SUITABLE LIVING ENVIRONMENT:** Improve the living environment/quality of life in low-income neighborhoods.

The Consolidated Plan lead agency in Nashua is the Urban Programs Department (UPD) of the Community Development Division. This plan is the product of public outreach, public hearings and consultation with the Greater Nashua Continuum of Care, the Nashua Housing Authority, key City departments and over 100 agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. A draft of this plan has been made available for public review and comment for a 30-day period beginning April 26, 2010. The availability of the draft plan and the final plan was advertised in the local newspaper and the complete documents are available for review on the City's website ([www.gonashua.com](http://www.gonashua.com)) and in print form at the Community Development Division, the Nashua Public Library and the Office of the City Clerk. The Consolidated Plan is intended to reflect community needs and to guide the use of CDBG, HOME and other



federal resources to principally benefit low-moderate income individuals/families in Nashua over the next five years.

### **Funds Available**

The priorities and accomplishment goals outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. The City of Nashua used the average entitlement awards for the previous six years to estimate the funding of each program outlined below. Program income was estimated looking at previous year's data. However, during the past five years, there was a surge of loan re-payments through the Housing Improvement Program due to the housing "boom" which created a high rate of sold and refinanced properties. We do not expect this pattern to continue during the next five years. Because these programs are subject to annual Congressional appropriations as well as potential changes in funding distribution formulas or the number of communities eligible to receive entitlement grants, the accomplishment projections and planned activities are subject to change with availability of funding.

	Estimated Annual Entitlement	Five-Year Total Estimated Funds
CDBG	\$771,166	\$3,855,830
HOME	\$537,028	\$2,685,140
Estimated Annual Program Income	\$35,000	\$175,000
<b>Totals</b>	<b>\$1,343,194</b>	<b>\$6,715,970</b>

In addition to the funds detailed in the table above, the City of Nashua has been allocated \$198,273 of Community Development Block Grant – Recovery (CDBG-R) funds to support activities that create new jobs and other economic stimulus through the American Recovery and Reinvestment Act of 2009. These funds were allocated to specific projects FY2010, including micro-enterprise activities, Best Retail Practices and brownfields redevelopment. Additional ARRA funding was announced during the writing of this Plan: the New Hampshire Beacon Communities Project will receive \$10 million through to make residential, commercial, municipal, and industrial buildings in Berlin, Nashua, and Plymouth more energy efficient. The Beacon Communities funding will be used to support large-scale retrofits and make energy efficiency accessible to homeowners and businesses in Berlin, Nashua, and Plymouth. The project includes a statewide revolving loan fund to finance residential retrofits at favorable rates and public outreach efforts. It is unknown at this time what percentage of those funds Nashua will receive.

The City of Nashua also received \$1.9 million in Neighborhood Stabilization Program funds through the NH Community Development Finance Authority. The City is using these funds to support the redevelopment of multi-unit affordable residential properties in neighborhoods impacted by the foreclosure crisis.

Economic Development Initiative (EDI): The City of Nashua recently received \$190,000 in federal appropriations from the HUD-EDI program to implement future phases of the Nashua Riverwalk Project.

Brownfields Economic Development Initiative (BEDI): The City of Nashua was awarded \$2,000,000 to assist with cleanup activities related to the Nashua Millyard Boiler House.

Section 108: The City of Nashua was awarded \$2.85 million as part of its initiative to address cleanup and reuse of the Nashua Millyard Boiler House. Under the terms of the award, the funds are to be loaned to the City of Nashua and must be paired with the BEDI award. The City of Nashua has the authority to borrow as much as five-times its annual CDBG award, which would yield up to \$4,000,000 for community development investments in Nashua. For purposes of determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must either principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

### Priorities, Goals and Objectives

A wide range of needs were identified through this participatory process. However, several consistent themes became apparent related primarily to employment, affordable housing, affordable healthcare/insurance and neighborhoods. Many of the goals are inter-related and can be achieved through a multi-pronged approach. The priorities, goals and objectives for this plan are summarized in the table on the following page. Only high and medium priority objectives were included in this summary table.

<b>GOAL A: STRENGTHENING NEIGHBORHOODS</b>	
<b><u>Objectives</u></b>	<b>PRIORITY</b>
➤Increase home ownership in areas of low-moderate income (LMI) concentrations to increase income diversity	HIGH
➤Increase the supply of rental housing to meet needs of all income groups	HIGH
➤Enhance the character of existing neighborhoods and revitalize older ones	HIGH
➤Ensure safe, sanitary housing and prevent housing discrimination	MEDIUM
➤Improve the quality of existing housing stock	MEDIUM
➤Improve quality of life issues contributing to neighborhood blight	MEDIUM
<b>GOAL B: IMPROVE ECONOMIC OPPORTUNITIES</b>	
<b><u>Objectives</u></b>	
➤Improve the economic well being of Nashua's LMI individuals through job creation or retention	HIGH
➤Stimulate the growth of new enterprises, including microenterprises	HIGH
➤Enhance the vitality of neighborhood business districts and Downtown Nashua	HIGH
➤Reclaim brownfields and other abandoned and underutilized sites	MEDIUM
➤Enhance the job skills of Nashua's workforce, particularly LMI individuals	MEDIUM
<b>GOAL C: IMPROVE THE QUALITY OF LOCAL INFRASTRUCTURE</b>	
<b><u>Objectives</u></b>	
➤Improve the quality/increase the quantity of public improvements that benefit low-moderate income individuals	HIGH
➤Provide low-moderate income residents with accessible open space, from neighborhood playgrounds to large scale regional parks	HIGH
➤Ensure neighborhoods have access to schools, community centers, and open space via sidewalks or trails	MEDIUM
<b>GOAL D: IMPROVE THE QUALITY OF COMMUNITY FACILITIES</b>	
<b><u>Objectives</u></b>	
➤Improve the quality/increase the quantity of facilities serving LMI individuals	HIGH
➤Improve the quality/increase the quantity of facilities that benefit LMI teens and youth	HIGH
<b>GOAL E: IMPROVE THE QUALITY OF PUBLIC SERVICES</b>	
<b><u>Objectives</u></b>	
➤Improve services for all LMI individuals	HIGH
➤Improve services for LMI youth and teens	HIGH

The following table outlines the specific objective and outcomes that will assist in achieving the overall goals listed on the previous page. HUD requires that each specific objective identified must either provide decent housing, a suitable living environment or economic opportunities. Therefore, each objective listed on page 5 has been coded to meet these requirements. Although somewhat repetitive, these tables provide required information and outcomes.

**Summary of Specific Housing/Community Development Objectives  
(Consistent with Table 1C)**

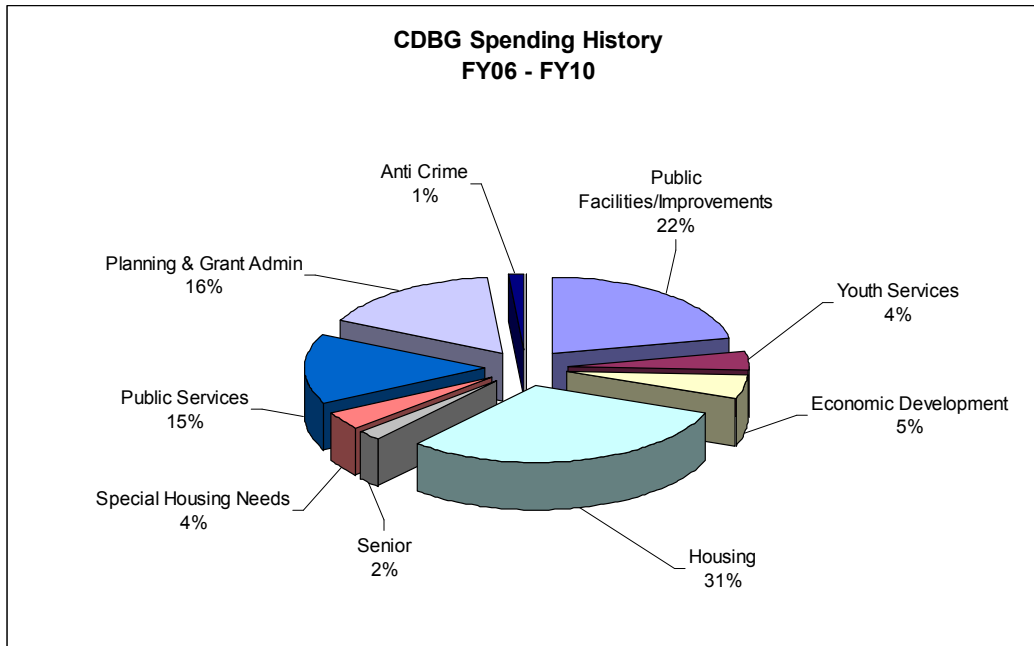
1 – Availability/Accessibility; 2 – Affordability; 3 – Sustainability

Obj #		Specific Objectives	Sources of Funds	Performance Indicators	Five-Year Goal
<b>Decent Housing - DH</b>					
DH-1.1	Goal A	Increase the supply of rental housing to meet the needs of all low-moderate income (LMI) groups	HOME, CDBG	# of affordable housing units created	50
DH-1.2	Goal A	Ensure safe, sanitary housing and prevent housing discrimination	CDBG	# of families assisted	75
DH-1.3	Goal A	Improve the quality of existing housing stock available to LMI households	CDBG	# of properties assisted through Nashua's Housing Improvement Program and/or energy efficiency retrofits	50
DH-2.1	Goal A	Increase home ownership in areas of LMI concentrations to increase income diversity	CDBG, HOME	# of households who purchase a home as a result of receiving pre-purchase counseling or down payment assistance	50
<b>Suitable Living Environment - SL</b>					
SL-1.1	Goal D	Improve the quality/increase the quantity of facilities that serve LMI individuals	CDBG	# of public facilities built or rehabilitated	25
SL-1.2	Goal D	Improve the quality/increase the quantity of facilities that benefit LMI teens/youth	CDBG	# of public facilities dedicated to youth built or rehabilitated	20
SL-1.3	Goal E	Improve services for all LMI individuals	CDBG	# of individuals served	25,000
SL-1.4	Goal E	Improve services for LMI youth & teens	CDBG	# of youth participating in programs	10,000
SL-3.1	Goal A	Enhance the character of existing neighborhoods and revitalize older ones	CDBG	# of neighborhood projects	3
SL-3.2	Goal A	Improve quality of life issues contributing to neighborhood blight	CDBG	# of properties addressed on a spot basis	3

Obj #		Specific Objectives	Sources of Funds	Performance Indicators	Five-Year Goal
SL-3.3	Goal E	Improve the quality/increase of public improvements that benefit LMI individuals	CDBG	# of infrastructure projects completed	5
SL-3.4	Goal C	Provide LMI residents with accessible open space, from neighborhood playgrounds to large scale regional parks	CDBG	# of parks/green space projects completed	10
SL-3.5	Goal C	Ensure neighborhoods have access to schools, community centers and open space via sidewalks or trails	CDBG	# of sidewalk, parking, trail, etc projects completed	5
<b>Economic Opportunities - EO</b>					
EO-1.1	Goal B	Improve the economic well being of Nashua's LMI individuals through job creation & retention	CDBG, BEDI, Sec 108	# of jobs created or retained	60
EO-1.2	Goal B	Stimulate the growth of new enterprises, including micro-enterprises	CDBG	# of businesses assisted	50
EO-1.3	Goal B	Reclaim brownfields and other abandoned or underutilized sites	CDBG, BEDI, Sec 108, DOT	# of sites remediated or redeveloped	10
EO-1.4	Goal B	Enhance job skills of LMI individuals	CDBG	# of individuals trained	150
EO-3.1	Goal B	Enhance the vitality of neighborhood business districts and Downtown Nashua	CDBG, Private, City	# of improvement projects	5

### Evaluation of Past Performance

The needs identified in the 2005 Consolidated Plan: Housing, Public Facilities, Infrastructure, Seniors, Youth, Economic Development, Anti-crime, Public Services and Planning were met over the past five years in a number of ways. The chart below shows the breakdown of CDBG resources dedicated to each need.



The HOME Investment Partnership Program requires a minimum of 15% be set-aside for affordable housing developed by a certified Community Housing Development Organization (CHDO). During the past five years, Neighborhood Housing Services of Greater Nashua was the only CHDO certified by the City. Other existing certified CHDOs with-in the state are encouraged to apply to the City for designation, as HUD requires each entitlement to certify CHDOs individually. HOME program funds were allocated in the following manner over each of the five consolidated program years:

- 15% CHDO set-aside
- 5% CHDO operations
- 10% Administration
- 70% Affordable Housing Development

The table below shows the total CDBG and HOME funds received and spent during the five-year period covered by the previous Consolidated Plan (FY2006 – FY2010):

	FY06	FY07	FY08	FY09	FY10
CDBG	\$843,086	\$758,264	\$756,671	\$730,388	\$739,188
CDBG-R	-	-	-	-	\$198,273
HOME	\$554,021	\$521,315	\$517,633	\$505,768	\$563,317
Program					
Income	\$110,694	\$30,000	\$74,315	\$170,622	\$36,000*
<b>TOTALS</b>	<b>\$1,507,801</b>	<b>\$1,309,579</b>	<b>\$1,348,619</b>	<b>\$1,406,778</b>	<b>\$1,546,778</b>

\*Approximate funds received as of April 1, 2010

### **Performance and Outcome Measurement**

To facilitate the assessment of performance and the tracking of results nationally, HUD has adopted a uniform performance measurement system. This system will allow HUD to aggregate results across the broad spectrum of local programs funded by these block grants so that the impact of housing and community development programs can be measured at the national level.

HUD's performance measurement system combines three statutory objectives – to provide decent housing, to provide a suitable living environment, and to expand economic opportunities – with three outcome categories:

- **Availability/Accessibility:** This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.
- **Affordability:** This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
- **Sustainability: Promoting Livable or Viable Communities.** This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The City of Nashua has been utilizing logic models which incorporate outcome measures in program planning, project applications, and contracts since FY2007. The City has established goals and objectives for the Consolidated Plan period that address HUD's outcome statements.

### **Strategic Plan**

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

### **Mission**

The Community Development Division's (CDD) responsibility is to guide the City of Nashua and its citizens in the pursuit of a clear vision for its future and to provide the framework and mechanisms for the City and the private sector to implement that vision. As part of the CDD, the Urban Programs Department has a further commitment to: Assist the community in the identification of needs and strategies affecting individuals and neighborhoods of lower income; Form and participate in collaborations with community groups and investors; Competently obtain and administer federal, state, local and private resources directed to these needs; and Assess the effectiveness of outcomes.

Building upon the vision of the City's Master Plan, which includes:

**Providing:**

- Excellent educational, cultural, and recreational activities
- A clean and safe community with efficient, functional transportation
- Balanced housing growth that allows the City to provide services and assistance to residents

**Promoting:**

- A strong economic community
- Comprehensive long-range planning and regional cooperation
- Management of all our resources for the future

**Fostering:**

- An informed and active citizenry
- Integrity in city government
- Fair and equitable treatment for all citizens

The Consolidated Plan shall serve as a guide for the fund administrators and housing and community development constituencies. It shall simultaneously serve as a management tool for the U.S. Department of Housing and Urban Development against which accomplishments shall be measured.

## **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

### **1. Geographic Area Description**

Known as the "Gate City", Nashua is the second largest municipality in New Hampshire. Nashua is one of several mill cities in the Merrimack River valley, including Manchester, NH, Lowell, MA and Lawrence, MA that evolved into regional centers, containing most of their regions' population, commerce, and industry. The exchange of commerce was fueled by waterways (rivers and canals) and then by railroads starting in the 1830's. In the period from the late 1800's to the early 1900's, Nashua's population grew steadily, from 13,397 in 1880 to 31,463 in 1930.

Today Nashua has many distinct neighborhoods, each with their own history and character.



### **Downtown Nashua**

As an historic central business district, Downtown Nashua is the cultural, governmental, and iconic center of Nashua. While its importance as a regional shopping destination has declined in recent decades, it still remains an important mixed-use district, with shops, restaurants, upper story housing and service-oriented businesses. The focus of the district is Main Street, a five-lane road that runs north/south through Downtown.

### **Nashua Millyard / Front & Franklin Street Mill District**

The City of Nashua was established in the early 19<sup>th</sup> century as major industrial center for textile manufacturing. Textile mills were constructed on the banks of the Nashua River—first on the south bank to the west of Downtown Nashua near Pine Street and Factory Street. Future mills were constructed on the north bank along Front, Franklin and Canal Streets. Use of the mills for manufacturing curtailed during the 20<sup>th</sup> century. Today, the mills are in various states of use, some converted to mixed-income housing, others hosting artist studios as well as businesses engaged in small-scale manufacturing, services and research and development. A substantial amount of the space in these mills sits vacant or is underutilized.

### **Crown Hill**

The Crown Hill neighborhood sits east of Downtown Nashua. It is primarily a residential neighborhood populated with single and multi-family homes. The neighborhood is bounded by East Hollis Street to the north, the Merrimack River and the New Hampshire Main Line railroad to the east, Salmon Brook to the south and Harbor Ave to the west. The neighborhood experienced a devastating fire in 1930, which destroyed over 400 buildings in the neighborhood, mostly homes.

### **French Hill**

Receiving its name due to a wave of French-Canadian immigrants, which settled near the mills on Canal Street in the late 18<sup>th</sup> and early 19<sup>th</sup> century, French Hill has always been a place where newcomers to the city could get their start in Nashua. Today, French Hill remains a dense neighborhood of single and multifamily homes located north and northeast of Downtown Nashua on the north side of the Nashua River. The neighborhood has traditionally been home to a significant concentration of low-and-moderate income residents and low rates of homeownership.

The neighborhood is bounded by Canal Street to the south (and the current mill complex occupied by one of the Nashua's largest employers, defense contractor BAE), the New Hampshire Main Line railroad to the east, Laton Street to the north and Orange Street to the west.

### **Tree Streets**

The neighborhood located immediately west of Downtown Nashua contains streets named for trees, giving the neighborhood its name. The densely developed neighborhood contains a large percentage of old homes. The area is bounded by Elm Street to the east, the Millyard and the Nashua River to the north, Salmon Brook to the south and Pine Street to the west. Major east/west roadways bisect the neighborhood and include Ledge Street, West Hollis Street and Kinsley Street, all of which are used to connect Downtown Nashua with the F. E. Everett Turnpike.

For a long time, the neighborhood has been an area of transition. Like the French Hill neighborhood, it is one that has been a first stop for new immigrants in Nashua. Residents have traditionally sought employment in the city's industrial sector, initially in the mills located near Downtown but more recently within regional industrial parks and retail concentrations. The area has seen significant disinvestment in recent decades and has been home to concentrations of crime, poverty and home foreclosures. The area has among the lowest levels of homeownership in the City and the State of New Hampshire.

### **Amherst Street Corridor**

The Downtown Nashua NSRA extends northwesterly from Downtown Nashua along Amherst Street, a busy roadway that connects Downtown Nashua and the F.E. Everett Turnpike. Neighborhood-focused commercial and service-oriented businesses line the road. Predominantly single-family homes populate the adjacent neighborhoods.

### **Library Hill**

Library Hill is located north of Downtown Nashua at the intersection of Main Street, Amherst Street, Manchester Street and Lowell Street. The Hunt Building, the city's former library is located at this intersection and gives the area its name. The area is also home to churches, service-oriented businesses and large historic homes, many of which have been restored.

### **Other Areas**

A significant residential area extends south and west of Downtown Nashua beyond the Tree Streets neighborhood out to the F. E. Everett Turnpike. This area is anchored by Ledge Street, West Hollis Street, Kinsley Street and Lake Street, which all run east/west from Downtown to the Turnpike. The area is highlighted by single family homes surrounding the Fairgrounds school complex, concentrations of duplexes and multifamily homes and Saint Joseph Hospital, one of Nashua's largest employers.

The City has consistently strived for distribution of CDBG funds to especially needy neighborhoods, which are usually defined by HUD as those areas with high concentrations of low and moderate income residents and those areas which have a disproportionate minority population in need. In this respect it has been successful.

Significant concentrations of low and moderate income persons and/or racial concentrations, provide pertinent information when decisions are made of where CDBG resources might be focused. De-concentration of poverty and race is a Congressional objective and under HUD regulations it affects the site selection of new housing. It also defines how some CDBG uses may be approved under what is termed an 'area benefit'. Under this designation, it is presumed that activities funded with CDBG would primarily benefit low income persons, if they are implemented in a defined area with a low-moderate income population of 51% or greater.

As can be seen from the table below, the concentration of poverty in Nashua has remained constant through 2008. The minority population has grown by over forty percent during the past nine years. Although it is common to base funding decisions on Census 2000 data, in most cases that data does not accurately reflect current conditions. Throughout this Plan we have used acceptable sources, when available, to more accurately portray the City.

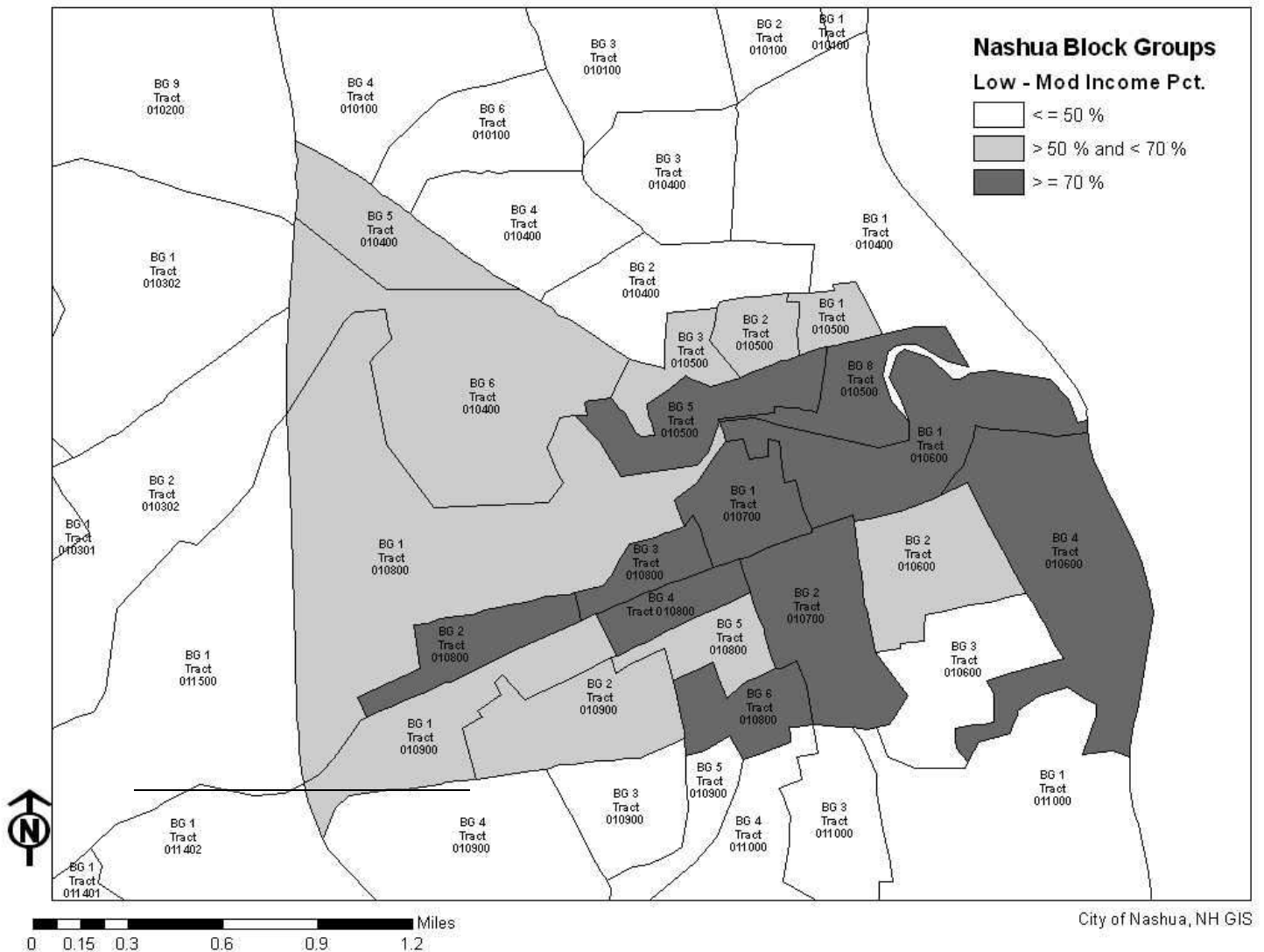
## Poverty and Racial Concentrations

% Poverty Families Census 2000	% Poverty Families ACS 2008 <sup>1</sup>	% Minority 2000 Census	% Minority 2008 ACS Estimate	% Minority 2009 ESRI Estimate
6.76%	6.36%	10.81%	14.20%	14.86%

Source: US Census 2000 SF3. American Community Survey 2008, ESRI forecasts for 2009 and 2014

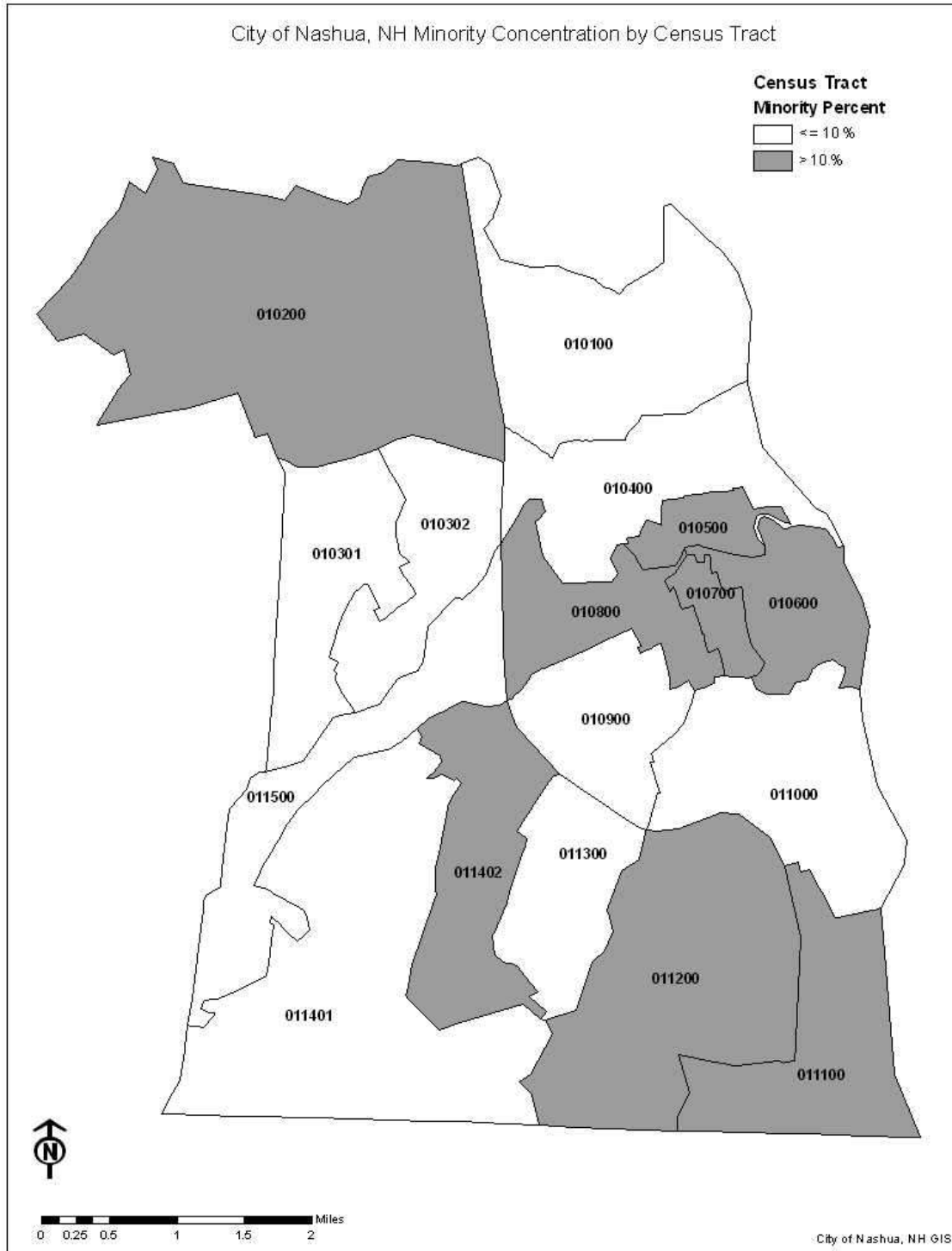
Based on 2009 HUD and US Census data, there are a total of 20 Census blocks where greater than 50% of the population is low-moderate income. Of those 20, half have very high concentrations of low-moderate income populations (greater than 70%). The map below show areas of low and moderate income concentrations. The City prefers to view low-moderate income population data by Census block in order to better understand where the true concentrations of low-moderate income populations exist. There are four Census tracts with overall concentrations of low-moderate income individuals, versus 20 Census blocks. Any area where greater than 50% of the population is low-moderate income is eligible for area benefit designation of CDBG funds. There may be instances where the activity is not in a low-moderate income Census tract, but is in a low-moderate income Census block. The distinction between this data very important.

City of Nashua, NH Low-Moderate Income Concentration by Census Block Groups

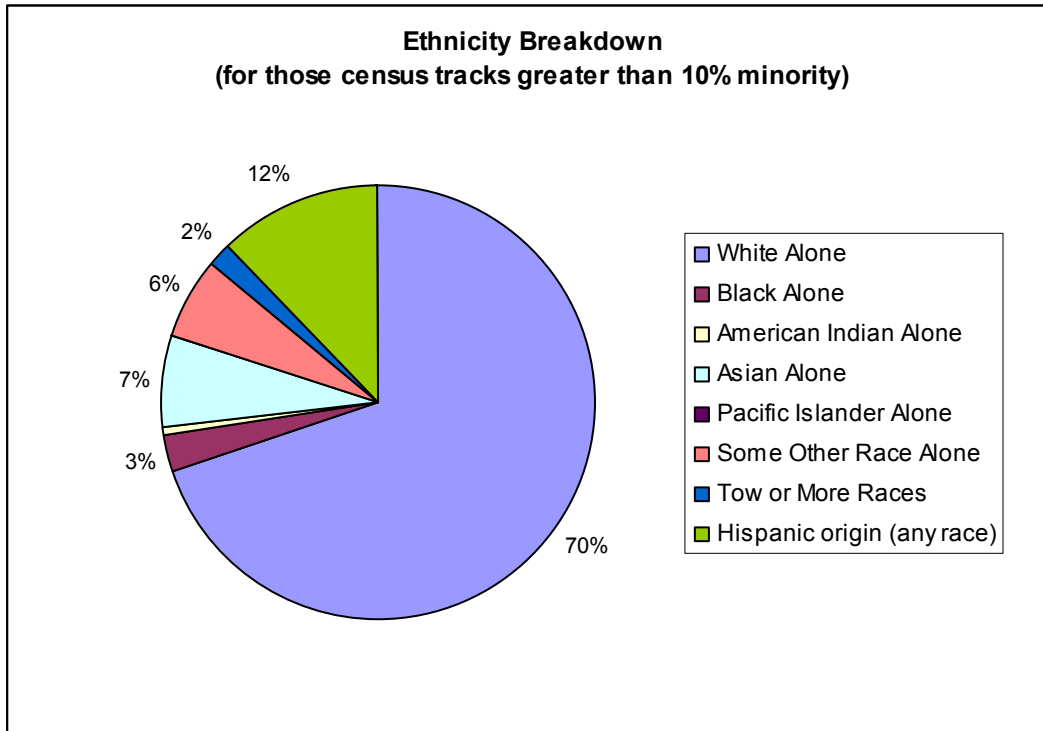


## City of Nashua, NH

The following map and table shows the census tracts in terms of racial concentration based on ESRI 2009 data. Eight census tracts in Nashua have a minority concentration of more than 10% and two census tracts are over 30% minority. Note that the top four census tracts in terms of low-mod population (010800, 010700, 010600 and 010500) are also among the census tracts with the highest minority concentration.



## Nashua Minority Concentration by Census Tract



Nashua Census Tract	% Minority 2009 Estimate
011100	31.8%
010800	30.9%
010200	19.7%
011402	18.1%
010700	17.1%
010500	16.9%
011200	15.9%
010600	15.5%
010302	9.7%
010900	9.6%
011401	7.8%
010400	7.7%
010100	7.0%
010301	7.2%
011300	6.6%
011000	6.4%
011500	4.4%

## 2. Basis for Geographic Allocation

The primary objectives of the Consolidated Plan programs are to benefit low-income and moderate-income residents. The resources covered by this Plan will be directed to those areas of the City where the highest concentrations of low-moderate income individuals reside. The proposed NRSA sets a high priority for the City to target activities to benefit this area. The NRSA plan describes the boundaries of the area based on Census blocks; however it generally covers Census Tracts 104-108.

Although the "inner city" has the highest concentrations of low-moderate income individuals, priority objectives may take place in any area that benefits low-moderate income individuals. According to HUD regulations, an area need not be coterminous with census tracts or other officially recognized boundaries but must be the entire area served by the activity.

The City envisions continuing targeting a substantial portion of its CDBG resources to those neighborhoods found within Nashua's low/moderate income census tracts, thus maximizing the benefits CDBG funds may produce within these neighborhood settings. However, while many of the areas being targeted are also CDBG defined area benefit neighborhoods, the City does not plan to use that technical eligibility criterion.

The public facilities and improvements projects that will receive funding meet eligibility criteria by providing services that benefit low and moderate-income persons living throughout the community. Many of the proposed improvements are designed specifically to accommodate and provide accessibility to the physically disabled.

### **3. Obstacles to Meeting Underserved Needs**

The primary obstacle to meeting all of the identified needs, including those identified as priorities, is the general lack of funding available to the public and private agencies who serve the needs of low and moderate-income residents. In recent years, the State of New Hampshire has reduced funding for local aid to cities and towns, housing, community development, social services, education, homeless services, economic development, recreation, and public health programs in an attempt to counter the effects of stagnant tax collections, escalating health insurance obligations, and rising costs of service delivery. Many private foundations which have historically aided municipalities and not-for-profit organizations dedicated to addressing Consolidated Plan needs have seen their endowments substantially reduced by declines in the stock market in the last several years. As a result, the major foundations serving the Nashua area have all reduced their giving in recent years. The City of Nashua's municipal budget has been stretched to overcome the substantial reduction in local aid from the State of New Hampshire. Coupled with increasing health insurance and service delivery costs, these current levels have City department setting budgets with zero increases. Often this results in the need to reduce staff levels in order to meet contractual annual salary increases. This leaves little room for expansion of community development funding at the local level.

Except for special populations unable to work (some elderly, most extra elderly, some disabled and those institutionalized), the critical need is jobs. When working with service agencies to develop this plan, many of them noted that a shift in the characteristics of clients had occurred. In the past, many of the clients had no employment or sporadic employment histories. Currently people who previously had regular and long term employment are seeking help.

Finally, the City of Nashua's Consolidated Plan entitlement grant amounts have fluctuated in the past five years and in some cases not kept up with inflation. This makes it difficult to predict the amount of funds available from year to year and further limits availability of funds to address the needs in the community.

### **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

## **1. Lead Agency**

The City of Nashua's Urban Programs Department (UPD) within the Community Development Division is the lead agency responsible for the development of this Consolidated Plan. The UPD manages the HOME, CDBG and housing rehabilitation programs for the City, including management of sub-recipients carrying out activities funded by these programs. The lead legislative body is the Human Affairs Committee of the Nashua Board of Aldermen. The Committee holds the public hearings for the Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Evaluation Report (CAPER) and any other hearings required for federal programs. The Committee deliberates the annual applications for funding under the CDBG program and makes the recommendations to the Board of Aldermen. Many other agencies are involved in the administration of programs covered under the Plan. They may include:

City of Nashua: Public Works Division, Police Department, Nashua Fire Rescue, Office of Economic Development, Division of Public Health and Community Services and Welfare Department

Other Agencies/Organizations: Greater Nashua Continuum of Care; Nashua Housing Authority; Big Brother/Big Sister, Boys and Girls Club, Bridges, Dental Connections, Greater Nashua Council on Alcoholism, Girls Incorporated, Greater Nashua Habitat for Humanity, Harbor Homes, Marguerite's Place, Nashua Children's Home, Nashua Pastoral Care Center, Nashua Soup Kitchen, Neighborhood Housing Services of Greater Nashua, New Hampshire Legal Assistance, PLUS Company, Salvation Army, Southern New Hampshire Services, Tolles Street Mission, The Upper Room and others.

## **2. Plan Development Process**

This Plan was developed through the collaborative effort of City departments, nonprofit agencies, religious institutions, the Greater Nashua Continuum of Care, the Nashua Housing Authority, citizens, local businesses and other interested parties. Special attention was paid to ensure low-moderate income individuals, minority groups, those directly impacted by the Plan and the agencies who service these individuals were included.

The City engaged the services of a consultant to assist with the development of this Plan. OKM Associates, Incorporated prepared several sections and provided a basis for the UPD develop on their own. Specifically, they, in part, prepared the Geographic areas description (including areas of low-income and minority concentrations) and Anti-Poverty Strategy; prepared, in their entirety, the Housing Needs and Housing Market Analysis (including the required Needs tables in CPMP); provided review and guidance for completeness and compliance with HUD regulations.

In addition to direct consultations, described in further detail under Consultations below, the UPD took advantage of the many surveys, studies and public opinion forums already conducted. Descriptions of these sources used to develop the plan follow:

### **MASTER PLAN 2000**

The City of Nashua has based the development of its five-year Consolidated Plan on the City's Master Plan. The Master Plan, which was adopted in 2000, serves as the planning guide for the City as it prepares for Nashua's future. The overall goal of the Master Plan states that "Every effort will be made to make Nashua a desirable place to live". The overall vision of the Master Plan is stated in the Mission statement above.

Although the Master Plan was adopted in 2000, the goals are still relevant and related to the goals within this Consolidated Plan:

**Housing goals:**

- Ensure safe, sanitary housing and prevent housing discrimination
- Provide a range of housing types and densities for current and future population, including diverse age and income groups
- Increase supply of rental housing to meet needs of all income groups
- Protect character of existing neighborhoods and revitalize older ones, particularly in the downtown
- Support expanded home ownership opportunities in the inner city

**Conservation and Preservation Goals:**

- Balance recreational needs with protection of fragile resource areas
- Promote public access to and protection of Nashua's extensive river corridors
- Preserve and protect additional open space areas
- Provide all City residents with accessible open space, from neighborhood playgrounds to large-scale, regional parks
- Restore the City's historic connection with the Nashua River and other historic, cultural, educational, and recreational sites
- Develop a watershed management plan for the City's major watersheds

**Economic Development Goals:**

- Attract select international and out-of-state growth businesses, and promote expansion of existing businesses
- Promote the stability and aesthetic quality of the City's commercial areas
- Encourage new industries and businesses that incorporate the principles of environmental sustainability
- Take actions to facilitate the airport's long-term viability
- Continue efforts to ensure that Downtown continues as the community's premier cultural, social, recreational, and economic center
- Guide commercial and industrial development to the existing built environment

**Transportation Goals:**

- Invest in non-vehicular systems: bus transit, bicycle and pedestrian facilities, and regional rail
- Ensure each neighborhood has access to schools, community centers, and open space via sidewalks or trails
- Consider transportation linkages with the region and State when undertaking transportation planning



- Develop and implement City-wide traffic plan that discourages through-traffic in residential areas
- Construct the Broad Street Parkway to alleviate traffic congestion in the downtown and improve access to economic development sites
- Consider instituting half-hour headways for bus service if feasible, and provide pedestrian amenities
- Ensure adequate on- and off-site traffic circulation at commercial development sites

**Community Facilities, Utilities and Public Services Goals:**

- Ensure that Health & Community Services, Fire Safety, and Police facilities are adequate to meet demand
- Conduct a Fire Safety Needs Assessment
- Optimize use of Nashua Community Policing neighborhood offices, and add new ones if necessary
- Develop new telecommunications infrastructure
- Consider implementing new solid waste management technologies
- Promote coordinated infrastructure improvements between diverse public safety, utility, and public service providers
- Ensure superior water quality and service that meets the needs of residents, businesses and industries in the City

**Growth and Development Goals:**

- Explore opportunities to provide neighborhoods with accessible support services such as: retail, employment, medical services, and recreation
- Encourage investment in and restoration of downtown Nashua
- Encourage pedestrian-oriented, mixed-use neighborhoods in new subdivisions and residential sites
- Preserve marketable industrial sites
- Identify land for housing at various densities to meet diverse lifestyle needs
- Encourage the development community and financial institutions to support infill development, including Brownfield sites

At each step in the preparation of the Consolidated Plan, care has been taken to develop programs and services to ensure that Nashua is a desirable place for all Nashua residents, particularly low and moderate income residents.

**UNITED WAY 2009 COMMUNITY ASSESSMENT**

The United Way conducted an assessment to document and evaluate the health and well being of residents living in the Greater Nashua area. The techniques used to gather information included a household survey posed to 500 area residents, a Human Services Agency survey completed by 61 agencies, and five focus groups. The detailed results of the surveys and focus groups were used, in part, to prioritize the needs identified in the Consolidated Plan.

The overriding concern in the community is affordable medical/health care. Unemployment and job security were major issues, including finding a job with medical benefits.

Meeting basic needs is a community-wide concern. Affordable housing and poverty were cited as major concerns in the Greater Nashua area. Families that cannot afford to own a home are increasing the demand for rental properties resulting in higher rents. For low income families, the wait for subsidized housing is several years. The recent economic downturn has greatly impacted the health and well being of many Nashua residents, especially low and moderate income individuals. The needs of Nashua residents are great and the goals of the Consolidated Plan assist in addressing these needs. The top three needs identified by each category surveyed are listed in the chart below. The agencies clearly rated issues much higher than the households.

<b>Household Survey - Community</b>		<b>Household Survey-Family</b>		<b>Provider Survey - Community</b>	
<b>Issue</b>	<b>Rank</b>	<b>Issue</b>	<b>Rank</b>	<b>Issue</b>	<b>Rank</b>
Affordable medical insurance	51%	Affordable medical insurance	20%	Affordable Housing	92%
Affordable Housing	46%	Affordable medical care	18%	Affordable medical insurance	89%
Affordable medical care	45%	Affordable dental insurance	18%	Affordable dental insurance	84%

#### **2010 NEIGHBORHOOD SURVEY**

The five year Consolidated Plan allows the City of Nashua to set priorities for its federal funds based on the needs of its citizens. The 2010 Neighborhood Survey was designed by the UPD to examine issues faced by residents in the Tree Street Neighborhood of Nashua—an area historically populated by a large percentage of low and moderate income individuals as evidenced by Census data. The survey objective was to ascertain resident views on several important issues, including housing, economic development, health care, crime, youth education, and their neighborhood. A similar survey was conducted in 2007. This area was selected as a focus group so that UPD could compare and contrast the change over the last three years.

Bi-lingual volunteers from the AmeriCorps VISTA program conducted door-to-door surveys in the Tree Street Neighborhood. The geographic boundaries of this neighborhood include two sections described as:

- East - Main Street, North - Central Street, West - Pine Street, South - Lake Street;
- East - Pine Street, North - Ledge Street, West - Houde Street, South - Kinsley Street.

The survey was also made available on line to any resident of the City. The surveys were collected from February 1, 2010 to March 31, 2010. Of 228 surveys completed, 55 were completed on line.

Below is the summary of results, placed in order of the "Significant Problem" issues that were ranked highest. The top three issues identified were economic development related. This is no surprise given the state of the economy and the high unemployment rates. It is also interesting to note that there were many issues the residents felt were not a problem at all, including: public transportation, public education, public safety, affordable housing, lead paint and education for non-English

speaking adults. Generally, most resident answers were split between “Somewhat of a Problem” and “Not a Problem”.

Topic	Significant Problem	Somewhat of a Problem	Not a Problem
1. Finding a job w/ benefits	43%	34%	23%
2. Finding a good job	40%	36%	24%
3. Unemployment/full time work	37%	36%	27%
4. Speeding	26%	47%	27%
5. Community events	21%	27%	53%
6. Parking	20%	36%	44%
7. Home ownership attainability	20%	34%	46%
8. Sale of illegal drugs	19%	31%	51%
9. Access to affordable health care	18%	44%	38%
10. Having enough money to meet everyday expenses	17%	48%	35%
11. Rundown properties	16%	47%	37%
12. Roads & sidewalks	14%	53%	34%
13. Homelessness	14%	21%	75%
14. Affordable medications	13%	45%	42%
15. Alcohol/drug abuse	13%	41%	47%
16. Vandalism	13%	39%	49%
17. Crimes committed by youth	13%	39%	49%
18. Alcohol/drug treatment assistance	13%	34%	53%
19. Parks & open spaces	12%	34%	53%
20. Violent crimes	11%	39%	50%
21. Vacant properties	10%	44%	46%
22. Programs for youth	9%	39%	52%
23. Mental illness	9%	36%	50%
24. Gangs	9%	32%	59%
25. Affordable quality child care	8%	44%	47%
26. Public transportation	8%	24%	68%
27. Affordable housing	7%	34%	59%
28. Public safety/police protection	6%	27%	68%
29. Public Education	6%	21%	73%
30. Ed. for non-English speaking individuals	5%	32%	63%
31. Lead paint	4%	20%	75%
32. Overall physical condition of neighborhood	3%	53%	43%
33. Safe & decent housing	3%	34%	62%
34. Inoperable cars	3%	31%	66%
35. Access to shopping	3%	14%	83%

## **DOWNTOWN NASHUA MARKET ANALYSIS: CONSUMER & BUSINESS SURVEY**

### **Background**

Economic restructuring is a continuous process involving a large number of downtown constituents. Downtown retention, expansion, and recruitment efforts require addressing the needs of business operators, property owners, customers, and residents. It also involves educating and building the capacity of these stakeholders, as well as policy makers and economic development organizations. Downtown Nashua is located within a predominately low and moderate income area.

The goal is to create an environment where residents, particularly low and moderate income individuals, can participate in and benefit from a strong and vibrant local economy. Job opportunities are created by strengthening neighborhood businesses. Many Downtown Nashua retail businesses and restaurants provide jobs for low and moderate income individuals. Given these objectives, the Downtown Nashua Consumer Survey and Business Survey were designed to examine information on issues facing downtown businesses, the evolving nature of regional competition, and consumer/resident needs and preferences. This information will be used by the City of Nashua to develop programs and initiatives to overcome barriers to business success. Excerpts from the survey are below:

### **Consumer Survey Research Objectives**

- Ascertain which consumer groups go or use Downtown Nashua the most
- Determine their preferences, likes, and dislikes
- Find out if their needs and wants are being met
- Discover opportunities for Downtown businesses to serve these consumers more effectively and expand their customer base
- Understand how downtown businesses and building owners can improve their capture of the market
- Determine which promotional methods are most effective
- Determine the physical aspects of the Downtown that should be improved

### **Consumer Impressions of Downtown**

Respondents were asked which community assets they would most like to see developed:

- 7 out of 10 respondents would most like to see a commuter rail station developed in Downtown Nashua (71.8%)
- Almost half of the respondents (47%) would like to see a walking trail developed
- The need for additional public parking facilities was cited by 42% percent
- 40% of respondents would like to see a performing arts center in Downtown Nashua
- 36% would like to see a bike trail

### **Business Survey Research Objectives**

- Analyze the Downtown Nashua economy—an area predominately inhabited by low and moderate income individuals as evidenced by Census data.
- Understand the issues that current business owners face.
- Compare business owner and consumer perceptions.
- Gather information to:
  - Strengthen local businesses by determining issues hampering their growth and job creation potential
  - Determine strategies to help businesses overcome these issues
  - Develop programs that support the efforts of Downtown Nashua merchants

### **Business Impressions of Downtown**

- Over ½ of the respondents would most like to see a commuter rail station developed in Downtown Nashua (57%)
- Over 1/2 of the respondents (56%) would like to see a performing arts center developed
- Forty-five percent of survey respondents would like to see expanded green space

### **Technical Assistance Needed**

Respondents were asked about their technical assistance needs. Businesses clearly feel the need for assistance in numerous areas.

- Over ½ of the respondents would like assistance with advertising and marketing
- Over 1/3 of the respondents would like assistance with internet or e-commerce (38%) and business market analysis (36%)
- Building improvement assistance was cited by 32% of the respondents
- Business planning was a concern for almost a ¼ of the respondents
- Window displays or interior store design assistance was cited by 23%
- Financial management assistance is needed by 21%

### **Usefulness of Existing Products and Services**

Respondents were asked about the usefulness of existing products and services offered by the City of Nashua Economic Development Office and other Downtown organizations.

- Over ½ of the respondents cited the following as useful: Downtown public improvement projects, Downtown directories, brochures and maps, information sharing, and special event coordination
- Almost fifty percent of the respondents find the following useful: web site or internet resources, marketing Downtown as a shopping destination, and networking events
- Façade grants, retail event coordination, and cooperative advertising coordination were cited as useful by over a 1/3 of the respondents

## **3. Consultations**

The UPD consulted directly with the Greater Nashua Continuum of Care, nonprofit and social service agencies, the Nashua Housing Authority, The New Hampshire Housing Finance Authority, public agencies and City departments regarding the priorities and needs addressed in this Plan. These consultations transpired through questionnaires, interviews and discussions groups. Results of these consultations are more fully described in the section above. Details of the inter-departmental and Continuum of Care sessions held are below.

Drafts of the Plan were sent to the NH Community Development Finance Authority, the NH Housing Finance Authority and the Nashua Regional Planning Commission.

### **INTER-DEPARTMENTAL COLLABORATIVE SESSION**

On February 3, 2010 the UPD held an Inter-Departmental Collaborative Session. The purpose of the Session was to provide the opportunity for key departments to contribute critical information from their perspectives, based on the area of service they provide. Managers from the following departments participated: Police

Department; School Department; Code Enforcement; Division of Public Health and Community Services; Welfare Department; Division of Public Works; Economic Development; Financial Services Division; Urban Programs Department; Transportation Department; and Community Development Division. The purpose of the Consolidated Plan was explained and the importance to integrate Department plans into the Five-year Consolidated Plan. Limited funding available under CDBG, HOME and related programs required the Department directors to prioritize their needs.

The discussion at the Inter-Departmental Session included five general categories: crime and youth education, economic development, healthcare, housing, and neighborhoods. The current economic situation in the United States today affects every Nashua resident. The consensus of the City representatives was that community's most pressing needs were economic development related. The group stressed the need for good jobs (decent pay, benefits), youth programs and neighborhood character building.

The City of Nashua strives to create an environment where residents, particularly low and moderate income individuals, can participate in and benefit from a strong and vibrant local economy. Job opportunities are created by strengthening businesses, including microenterprises. To help existing businesses and to attract new businesses, the City must invest in its infrastructure. Efforts must also include the enhancement of neighborhood business districts and Downtown Nashua.

Participants also felt youth programs, specifically for teens, are a priority. After-school programs for teens are limited and need to be expanded in order to occupy their free time in a valuable and productive way. Youth in general were identified as a group most vulnerable to the current tough economic times. The School Department stated there are currently 130 homeless children enrolled in the school system. Hunger amongst children has also become more of a problem in the past couple years, evidenced by some children harboring their free lunches to bring home for evening meals.

The objectives in the Consolidated Plan support the priorities outlined at the Inter-Departmental Collaborative Session.

#### **CONTINUUM OF CARE CONSULTATION SESSION**

On March 30, 2010 the UPD held a consultation session with the Greater Nashua Continuum of Care (GNCOC). The purpose of the session was to provide the opportunity for GNCOC members to help the City identify community needs, especially as they relate to homelessness. A total of 13 members attended from the following agencies: Neighborhood Housing Services of Greater Nashua, Southern NH HIV/AIDS Taskforce, Marguerite's Place, MP Housing, Nashua Children's Home, Greater Nashua Mental Health Center, Nashua Soup Kitchen and Shelter, Nashua Housing Authority, NH Charitable Foundation, Harbor Homes and Nashua Pastoral Care Center. The City led the discussion using five topic areas that were used with each group consulted. The City based these topics on the areas that have traditionally been discussed in developing previous Consolidated Plans.

The discussion included five general categories: crime and youth education, economic development, healthcare, housing, and neighborhoods. Participants were asked to identify which activities in the categories above are done well in the City and which need to be improved. The topic of neighborhoods generated much discussion. Some

of the needs identified included parking issues, density issues, trash/litter, the lack of community events, green space bike paths and many more. They noted the "Safe Routes to School" and redevelopment of certain properties as strengths to build upon.

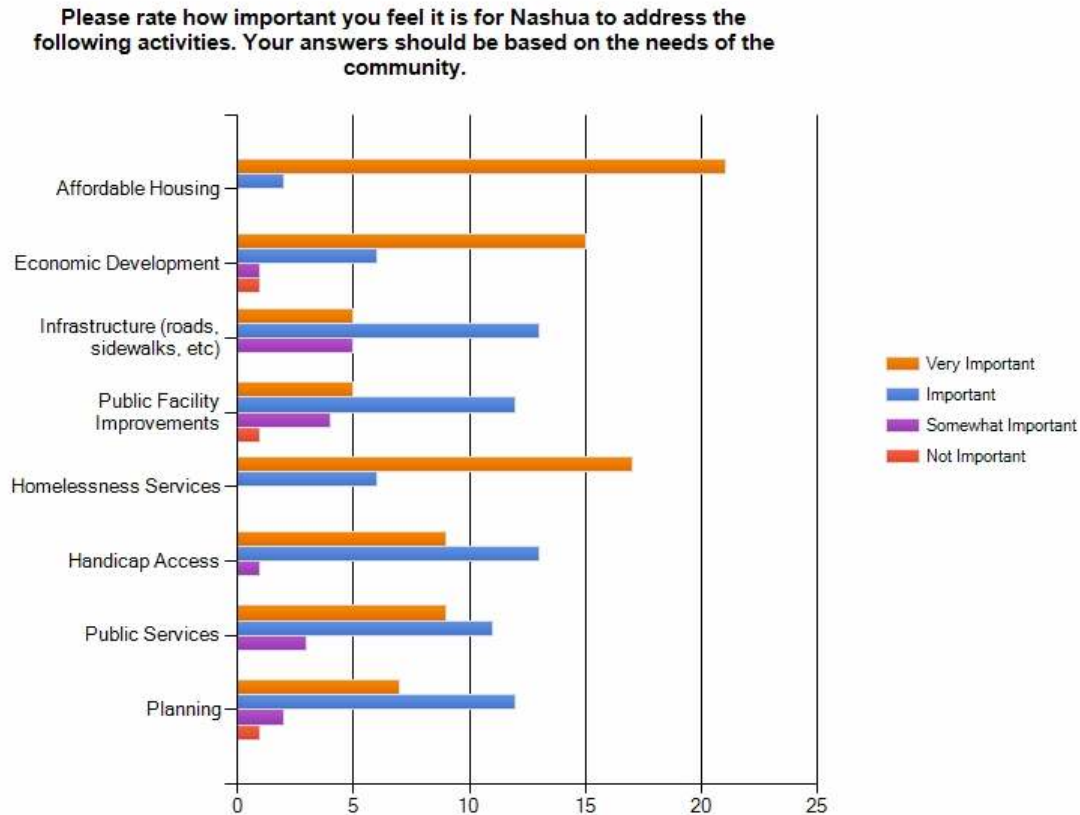
Participants also identified health care and medical issues as a strong priority. There are many uninsured or under insured individuals facing medical challenges. The cost of prescription drugs and co-payments has risen significantly in recent years. The group felt there is a significant unmet need for mentally ill and drug/alcohol treatment and lack of dental care. The group noted several strengths, such as two full-service hospitals that offer financial assistance and collaborate with area non-profits, the work of the non-profits and the American Recovery and Reinvestment Act (ARRA) supplementing COBRA insurance. However, the need to extend the ARRA supplementation was noted.

Of the other topics, youth, crime, economic development and housing each category had many strengths and weaknesses identified. Youth issues included drug use, lack of supervision, jobs, and food/hunger and truancy. Strengths included: good schools/programs, student run food pantry at high school, Nashua Public Library, Family Resource Center and Nashua Parks & Recreation programs. Crime strengths: low state-wide crime rates, strong court diversion program, active crime watch groups. Crime issues: gangs, bullying, unemployment, domestic violence, internet crimes. The relationship of economic development to many of the community-wide issues was noted. The group felt that by creating a strong economic environment, that includes good paying jobs with benefits, affordable daycare, skills training and strong public transit system, residents would be able to better lift themselves out of poverty. Housing needs identified included holding landlords accountable (absentee landlords), need for more Section 8 vouchers and other subsidies, incentives for good landlords, emergency rental funds and homebuyer assistance. Strengths included housing for persons with HIV/AIDs, veterans, single mothers with children and elderly. The GNCOC advocates maximizing the proportion of CDBG dollars spent on housing production, especially for the population at risk of becoming homeless.

The above discussions were not necessarily the priority needs the GNCOC. In follow-up communications with the GNCOC the group prioritized the need for more permanent affordable housing, as emergency shelters and transitional housing do not meet the needs of our homeless individuals and families. The GNCOC is putting all of their planning efforts into permanent housing and has identified the need for 204 more beds in the next 5 years.

### **CONSULTATION WITH SERVICE AGENCIES**

The City utilized an on-line survey to consult with agencies that address the housing, homeless, health and social service needs of the community. The Agency Survey for the 2010 Consolidated Plan was designed by the UPD to provide agencies who serve the city's low-income population with the opportunity to prioritize the issues facing the populations they serve. The survey is attached in Appendix A to this plan. A total of 32 agencies participated in the survey. They ranked such issues as affordable housing, economic development, infrastructure, public facility improvements, homelessness, handicap accessibility, public services and planning. 91% of the respondents rated affordable housing as the highest priority, followed by homelessness services at 73% and economic development at 65%. Below is a chart that shows the priority rankings for the overall categories.



## Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

### 1. Citizen Participation Plan

Many of the items discussed in the Plan Development and Consultations sections above detail the citizen participation process followed to prepare this Plan. The City utilized technology to access citizens. It was our intent to reduce the burden of attending on-site collaborative sessions. Historically, these sessions lasted many hours requiring participants to either take time out of work or take time out of their



evenings, which often created child care issues. It was our hope to access those citizens who do not normally attend collaborative sessions or public hearings.

The website SurveyMonkey® was used to consult with the service agencies of the community and for the resident survey. In addition to the online resident survey, AmeriCorps VISTA volunteers conducted a door-door survey in English and Spanish. In total approximately 250 resident responses were received and 30 agency responses. The surveys were available for four-six weeks and was posted on the City's website, the local access channel, e-mailed directly and mentioned at public Human Affairs Committee meetings.

A public hearing was conducted by the Human Affairs Committee on January 25, 2010 for the purpose of receiving public comment on past performance and future needs related to CDBG. The notice of the public hearing was published in the Nashua Telegraph on January 1, 2010.

The UPD offered a technical assistance workshop for agencies interested in submitting applications for FY2010 CDBG funding on January 21, 2010. At the workshop we reviewed the application, the funding process and requirements that would follow if they were to be funded. The UPD provided guidance and answered specific questions asked by the five agencies who attended.

On March 31, 2010 the UPD held a session with the Greater Nashua Continuum of Care (GNCOC) at Nashua City Hall to seek their input on setting the priorities and identifying the critical issues facing Nashua's low and moderate income residents. Notice of the meeting was sent to all members of the GNCOC via e-mail and was posted as a public meeting on the City's website.

The Citizen Participation Plan, provided as an attachment to this document, was revised and updated to reflect HUD requirements. It was released with this Consolidated Plan and available for public comment for 30-days starting April 26, 2010 at Nashua City Hall, City Clerk's Office and Division of Community Development and the Nashua Public Library. All activities were consistent with the existing and revised Citizen Participation Plan.

A public hearing was held on May 3, 2010 by the Human Affairs Committee for the purpose of receiving public comment on the Drafts of the 2010 Consolidated Plan, Citizen Participation Plan, Annual Action Plan and Neighborhood Revitalization Strategy Area Plan.

## **2. Citizen Comments**

*Public hearing testimony, May 3, 2010:*

Following is a summary of the public comments received and the City's response (full minutes are available on the City's website at [www.gonashua.com](http://www.gonashua.com)):

Bridget Belton, Executive Director of Neighborhood Housing Services of Greater Nashua (NHSGN)

Ms. Belton thanked the City and the Human Affairs Committee for the support NHSGN has received through the CDBG and HOME programs. She discussed the budget challenges facing her organization. She further described how the affect of the economic crisis is seen through her agency as the City's only Certified Housing Development Organization, through foreclosure counseling and affordable housing

referrals. While Nashua has been fortunate to have a network of social service agencies, families need assistance with basic needs. She stated that CDBG dollars are most critical to meet these basic needs of Nashua residents, families who do not have enough food and housing. Ms. Belton deferred commenting on the Draft Plans until the NHSGN board members had the opportunity to review the plans.

Wendy LeBlanc, Southern NH HIV/AIDS Taskforce & Chair of the Greater Nashua Continuum of Care (GNCOC)

Ms. LeBlanc commented that the Annual Action Plan stated the City is not a direct recipient of Housing Opportunities for Persons with AIDS (HOPWA) funds. She encouraged the City to include a description of HOPWA funds in the Annual Action Plan similar to the description found in the Consolidated Plan.

Ms. LeBlanc also commented on page 25 of the Draft Consolidated Plan regarding the summary of the Continuum of Care consultation session. In summary, Ms LeBlanc felt the summary did not adequately describe the priorities of the GNCOC. That given the opportunity to have an open discussion, some of the topics identified would not have been discussed. She further stated the summary was not inaccurate, but did not feel it reflected the perspective of the GNCOC.

Lisa Christie, Executive Director Nashua Soup Kitchen and Shelter and Nashua resident

Ms. Christie discussed the Continuum of Care consultation session and referenced agreeing with Wendy LeBlanc. She believed the GNCOC had submitted some of their priorities (to the City) and was unsure whether that happened. Ms. Christie also commented that the group discussed that traditionally 15% of the CDBG funds have gone to the non-profit agencies that serve low income individuals. She wanted to see that still listed as a priority. Additionally, she commented that the agencies in the City who serve low income people were detailed in the previous plan and seemed to be missing from this plan.

She expressed concern that the Draft Consolidated Plan seemed heavily weighted toward economic development, which may or may not benefit low income persons. She stated that the non-profits create or sustain jobs and that was not reflected in the Plan. She further discussed the proposed Neighborhood Revitalization Strategy Area and her concerns whether the NRSA would help or take away from the individuals the money is supposed to be helping.

Ms. Christie did not agree with a statement on page 9 of the Annual Action Plan which read "we are finding ways to meet underserved needs by doing more with less." She stated that with less resources there will be people who aren't housed, will go hungry or homeless or fail in school. Furthermore, she felt the Plan was missing discussion (from the GNCOC consultation session) that the school system is declining, which will hurt the City as a whole. People may choose not to move to and live in a town with a declining school system.

**City Response to Public Hearing Comments:** The CDBG and HOME programs' principle purpose is to primarily benefit low to moderate income households. This Consolidated Plan does not seek to change that purpose. Throughout the document are activities that solely benefit LMI individuals. Historically, the City has funded the maximum allocation to public service activities, at 15%. The Human Affairs

Committee may designate up to that amount on an annual basis. It is important to note that this 15% cap applies to all public service activities, whether provided by a non-profit organization, a for-profit entity or the City itself.

As a result of the comments received related to the GNCOC consultation session, a revision to that section was made and the priorities of the GNCOC were included.

The HOPWA section of the Annual Action Plan was revised to be consistent with the description of HOPWA funds stated in this Consolidated Plan.

The City recognizes that the missions and purposes of the agencies who provide services to the City's LMI population had been included in previous Consolidated Plans. However, for the 2010 Plan, we tried to streamline and reduce duplication. There are several documents and referral guides that exist within the City to direct residents to the services they may need. The purpose of the Consolidated Plan is to set the priority needs and goals of the community. Furthermore, throughout this Plan there are areas which reference the type of service/population the agencies serve.

The statement on page 9 of the Draft Annual Action Plan was meant to spotlight the fact that many agencies and the City itself are trying to meet the needs of the community with fewer resources. In many instances, the level of services has remained constant while the number of staff has been reduced. This would be an example of doing more with less. The sentence was revised and now reads "Like all communities, we are finding ways to meet underserved needs."

*Written Comments received:*

Comments from the Greater Nashua Continuum of Care

1. *Page 5-6, Percentages are assigned to the various goal categories. What do they represent?*

**City Response:** The percentages represent the average allocation of funding to each category over the five-year period. This is the priority rating system, was derived from the public participation and sources cited in the development of the Consolidated Plan.

2. *Page 5, Concern that funds will be funneled away from low and moderate income persons:*

*"Additionally, it became apparent through analysis of the data required to compile this Consolidated Plan that the City's residents would benefit from a designated Neighborhood Revitalization Strategy Area (NRSA). A jurisdiction that elects to develop a NRSA that includes the economic empowerment of low-moderate income individuals obtains greater flexibility in the use of CDBG funds in the NRSA."*

**City Response:** Portions of the above language were taken from HUD's description of a NRSA found in CPD Notice-96-01. HUD encourages jurisdictions to designate a NRSA for greater flexibility in the use of CDBG funds and greater flexibility for program design. Specifically, job creation/retention activities undertaken pursuant

to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for individual businesses to track the income of persons that take, or are considered for such jobs. There is also a housing aggregate benefit. Housing units assisted in the NRSA may be considered to be part of a single structure for purposes of applying the low-and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii)).

3. *Page 6, "Large-scale regional parks" are noted as an objective. How might they qualify under the HUD programs?*

**City Response:** The park would have to be at least partially located in Nashua to be eligible as well as meet one of the National Objectives Criteria.

4. *Page 7, Objective DH 1.1. Only HOME is listed to increase affordable rental housing, while CDBG has been in the past as well. Would this not continue to be a possibility? CDBG should remain a funding source here.*

**City Response:** CDBG will be added to this section

5. *Page 7, Objective DH 2.1. Might the performance indicator be amended to replace "or" with "and/or," so as not to preclude use of both tactics?*

**City Response:** The use of "or" does not preclude the use of both types of assistance. It allows the City to count households assisted under either circumstance, but not both to avoid double-counting for reporting purposes.

6. *Page 7, SL-1.2. The goal of 20 facilities serving youth seems like a high number, given those that exist or might be added over the next five years. What is contemplated in this area?*

**City Response:** This number was based on past performance. It reflects the estimated number of facilities serving youth that may be assisted with CDBG funds over the five year period.

7. *Page 8, Evaluation of Past Performance. Should the year cited be "2005" rather than "2000"?*

**City Response:** Yes, the correction will be made.

8. *Page 9, CHDOs. It would seem the City would certify only community-based (Nashua) CHDOs. The text mentions "in-state" CHDOs.*

**City Response:** 92.2 of the Final HOME Rule, Subpart A defines Community Housing Development Organizations (CHDOs). There is no restriction as to where the CHDO is located. However, the CHDO must have a history of serving the community in which the HOME assisted housing is to be located.

9. *Page 16, Minority Concentration. Assuming this information is available, it would be helpful to identify racial minority groups, as some have historically been subject to greater discrimination than others.*

**City Response:** A breakdown of the ethnicity composition was requested and provided by the consultant, OKM Associates, Inc.. This data was added to the final plan.

10. *Page 18. The Continuum of Care is not actually a "public agency."*

**City Response:** Page 18. will be revised to read:

"Other Agencies/Organizations: Greater Nashua Continuum of Care; Nashua Housing Authority; Big Brother/Big Sister, Boys and Girls Club, Bridges, Dental Connections, Greater Nashua Council on Alcoholism, Girls Incorporated, Greater Nashua Habitat for Humanity, Harbor Homes, Marguerite's Place, Nashua Children's Home, Nashua Pastoral Care Center, Nashua Soup Kitchen, Neighborhood Housing Services of Greater Nashua, New Hampshire Legal Assistance, PLUS Company, Salvation Army, Southern New Hampshire Services, Tolles Street Mission, The Upper Room and others."

11. *Page 20, where does the plan mention "bricks and mortar" for the non-profit service sector?*

**City Response:** Page 20 is an excerpt from the City's 2000 Master Plan. The information was included to highlight that many of the Consolidate Plan's goals are consistent with those in the adopted Master Plan. "Bricks and mortar" are included in "Goal D: Improve the Quality of Community Facilities" on page 6.

12. *Page 20-21. The United Way survey shows provider agencies rating affordable housing as very much the highest need, yet elsewhere the ConPlan states that providers rated economic development/job creation highest. Could both be right in some way, or is the disparity to be resolved?*

**City Response:** A variety of sources was used to determine the overall community priorities. The City took into account responses from the 2009 United Way Community Assessment, the online agency survey conducted by the Urban Programs Department and responses from the community at-large.

13. *Page 69. "Use of Resources for Housing Objectives" Characteristics of the housing market, the condition of existing housing stock and market needs specific to the Nashua area, will direct how the City intends to focus its housing funds over the next five years. Nashua will concentrate on reducing the number of homeless households and those at risk of homelessness by increasing the number of affordable, safe, sanitary rental housing units. It will review and revise City code, health, building and tax regulations which impact the maintenance and creation of affordable, safe, sanitary housing. It will support credited Homebuyer Education and Homebuyer and Foreclosure Counseling Programs which promote acquisition, rehabilitation and preservation of existing housing stock.*

**City Response:** The City has considered the above revision to the existing language in the draft plan. The "Use of Resources for Housing Objectives" in this section relates to the table in the preceding section on the same page. The Homelessness objectives and review of local regulations are discussed elsewhere in the Plan.

14. *Previously submitted to UPD, a letter from the Continuum of Care requested the inclusion of our action steps from the 10-year plan to end homelessness. This should be added in some way, whether in the body of the Plan or as an addendum.*

**City Response:** It has been included, by reference, on page 92 and added as an Appendix.

15. *Historically 15% of CDBG funds have supported community agencies providing services to low and moderate income persons. These funds have helped create and sustain jobs for low and moderate income persons while providing a safety net for our most vulnerable populations. **The Continuum of Care strongly advocates for this practice to continue.***

**City Response:** HUD regulations allow up to 15% to be allocated to public service activities. The Human Affairs Committee may designate up to that amount on an annual basis.

16. *We believe the consolidated plan should remain a five year plan, not go to a three year plan. The amount of time and work that goes into the plan should not be repeated in three years. Citizen participation would go down if people had to go through the process every three years. It is difficult enough to engage the citizenry every five years for this planning. There is expense to the city going through the process and those funds would be better spent more directly benefiting the citizens of Nashua, especially in these lean budget times. Since the Board of Alderman can amend the plan at any time, there is no reason to justify moving from a five year cycle to a three year one.*

**City Response:** Historically the City has updated its Consolidated Plan every five years. The City would consider available resources before making any changes.

17. *The Continuum of Care is not convinced that creating a NRSA will actually economically empower low – moderate individuals; furthermore we are concerned that greater flexibility in the use of CDBG funds may direct those funds away from the most vulnerable populations that historically have been helped in Nashua with the CDBG funds.*

**City Response:** Please see the response to comment # 2.

18. *Will the start of Nashua's program year for CDBG and HOME possibly be delayed after July 1 due to the likely submission date and HUD's 45-day period to review the submission?*

**City Response:** HUD is allowed 45 days to review and approve the Plans submitted. Once approved, the start of the program year will be retro-active to July 1<sup>st</sup>, 2010.

19. *In the housing needs analysis, page 39 on, bar graphs (as used on page 42) would be more understandable than trend lines.*

**City Response:** This information was prepared by the consultant OKM Associates, Inc. The chart cannot be changed.

20. *The housing analysis in general seems very thorough.*

**City Response:** The City appreciates this comment, thank you.

21. *The ConPlan should make note of the significant diversity now present within the City. Approximately 50 different languages are spoken in the Nashua school system. Housing plans and strategies should make an effort to reflect this diversity.*

**City Response:** Please see the response # 9

22. *There is no planned response to address the significant number of homeless children identified by the Nashua school system. Additionally, 38% of Nashua school children are eligible for free or reduced fee lunch. More Section 8 vouchers are clearly a need that should be reflected in the ConPlan.*

**City Response:** On page 90, under the "Anti Poverty Strategy" there is a discussion of how CDBG funds can directly influence a household's income. This analysis and consultations with the public are reflected in the Plan, which resulted in a balanced approach between decent affordable housing, economic and community development. Each of these components are essential to holistically approach poverty, homelessness and other issues faced by low and moderate income families.

23. *What proactive steps does this Plan incorporate to ensure that the recently funded National Affordable Trust Fund will direct resources into Nashua?*

**City Response:** The National Affordable Housing Trust Fund (NAHTF) will be administered by HUD and granted to state housing agencies. NH Housing Finance Authority (NHHFA) has been designated by Governor Lynch as the state grantee. Initially, the NAHTF was to be funded by proceeds from the Freddie Mac and Fannie Mae programs. However, at this time it is an unfunded program and its future is uncertain. The regulations to guide this program have not been finalized. Therefore it would be premature for the City to set a plan to direct the funds to Nashua at this time.

24. *We would urge public and private housing agencies to convene a forum for key stakeholders within one year to develop a plan around acquisition of specific resources for low and moderate income residents of the community. The current draft of the ConPlan does not articulate a plan that incorporates measurable outcomes, strategies or benchmarks nor assign any responsibility for doing so.*

**City Response:** Measurable outcomes, strategies and benchmarks can be found throughout the Draft Consolidated Plan. Examples include page 7-8, 69, 86 and 88-89. These outcomes and goals will be achieved through a shared responsibility of all community partners. The City cannot, on its own, achieve the goals stated in the Consolidated Plan. However, ultimately it is the City's responsibility to ensure funded activities assist in reaching the goals.

NEW HAMPSHIRE LEGAL ASSISTANCE

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25 May 2010

CITY OF NASHUA  
URBAN PROGRAMS DEPARTMENT  
OF THE COMMUNITY DEVELOPMENT DIVISION  
229 Main Street  
Nashua, NH 03061-2019

Re: 2010 Consolidated Plan

Ladies and Gentlemen:

New Hampshire Legal Assistance (NHLA) offers the following comments on the FY2011 Annual Action Plan (Community Development Block Grant, HOME Investment Partnerships Program), Consolidated Plan for the Community Development Block Grant and HOME Investment Partnerships Programs and the Neighborhood Revitalization Strategy Area ("NRSA") designation.

Our fundamental problem with the aforementioned documents is their retreat from the City's admirable commitment of recent years to programs and services that have directly benefited low and moderate income families and individuals. We therefore object to any modification of the Action Plan, Consolidated Plan and NRSA that would dilute or diminish any existing resources that are currently targeted to low and moderate income groups. Historically, 15% of CDBG funds have helped support myriad nonprofit community agencies that provide services to this group while also providing funding to create and sustains jobs. Affordable housing was the focus and priority in the 2005 Consolidated Plan. This helped the City to make significant strides forward in its effort to combat homelessness. NHLA encourages the City to keep affordable housing in the forefront of the Plan. The 2010 draft Plans and NRSA designation focus on economic development and speak to the "economic empowerment of low to moderate income individuals". It is unclear to NHLA how creating an NRSA will benefit low to moderate income individuals nearly as much as affordable housing does. The 2010 Plan identifies that over the next five years, 310 rental units that will be lost due to expiring use, yet only 50 affordable housing units will be created during that time frame for the low to moderate income group. In comparing the 2005 and 2010 Plans, the Nashua Housing Authority waiting lists of have increased tremendously – there are 339 more families and

individuals waiting for public housing and 723 more families and individuals waiting for Section 8 Housing Assistance Vouchers. With so many residents of Nashua having experienced job loss or reduced hours, disinvestment in affordable housing could wipe-out the admirable gains the City has made. NHLA therefore urges the City to explore creative use of CDBG and HOME funds to provide for more affordable rental housing for this targeted population.

Sincerely,



Candace Cappio Gebhart  
Paralegal



Elliott Berry  
Managing Attorney



**City Response:** Many of the NHLA's concerns have been discussed in the responses to the Greater Nashua Continuum of Care comments. Specifically, directing resources to low and moderate income families is still a priority in this Plan; discussion of the 15% public service cap; the proposed NRSA and the expiring use affordable housing units. The City hopes that through the guidance of this Plan, creative uses of CDBG and HOME funds will be implemented to meet the needs of the community.

### **3. Efforts to Broaden Citizen Participation**

The citizen participation activities discussed above were conducted in an effort to outreach to minorities and non-English speaking persons, as well as persons with disabilities. The resident survey was conducted orally and availability written in Spanish and English in an area where there is a high Hispanic population. Persons with limited mobility could access the survey online. Ongoing efforts are detailed in our Citizen Participation Plan.

### **4. Comments Not Accepted**

The City has accepted all formal comments.

## **Institutional Structure (91.215 (i))**

1.Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

2.Assess the strengths and gaps in the delivery system.

3.Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

### **1. Institutional Structure**

The City of Nashua's Urban Programs Department (UPD) is the lead administrative agency for the Consolidated Plan programs. The UPD provides fiscal and regulatory oversight of all CDBG and HOME funding sources as well as other Federal and State grants for housing, economic, and community development. The Board of Aldermen acts as the authority for the appropriation of funds for Annual Action Plan activities under the Consolidated Plan grant programs.

Consolidated Plan activities will be completed and managed by a diverse team of public, private, not-for-profit, and financial partners. The lists below identify some of the principal partners for each priority funding area. While not all the organizations listed below may receive Consolidated Plan funds directly, they are key partners in programs that support Consolidated Plan goals. Conversely, the absence of an agency from the list does not preclude them from funding. As of late, community financial institutions have also become strong partners.

#### City and Public Agencies

City of Nashua, Building Department	City of Nashua, Division of Health & Community Services
City of Nashua, Code Enforcement Department	Nashua Housing Authority
City of Nashua, Office of Economic Development	NH Community Development Finance Authority
City of Nashua, Planning Department	NH Housing Finance Authority
City of Nashua, Welfare Department	State of NH Division of Mental Health Services

#### Non-Profit Organizations

Bridges	Nashua Police Athletic League
Adult Learning Center	Nashua Red Cross
Community Council of Nashua	Nashua Soup Kitchen & Shelter
Gateways Community Services	Neighborhood Housing Services of Greater Nashua
Greater Nashua Council on Alcoholism	New Hampshire Legal Assistance
Greater Nashua Habitat for Humanity	PLUS Company
Harbor Homes, Inc.	Salvation Army
Lamprey Health Center	Southern NH HIV/AIDS Task Force
Marguerite's Place	Southern NH Services
MP Housing	The Upper Room
Nashua Children's Home	Tolles Street Mission

## 2. Strengths and Gaps of Institutional Structure

Both strengths and gaps are attributed to the institutional structure.

### Strengths

1. Involvement of private sector in financing affordable housing
2. A full-service housing authority
3. Capacity for housing rehabilitation
4. Municipal planning and building code staff
5. Emergency shelter network
6. Community support of nonprofit organizations
7. Housing experience of nonprofits serving special needs clients;
8. A highly participative resident community that serves on boards of nonprofits

### Gaps

1. Development of mixed income housing & neighborhood opportunities
2. Focus needed on providing decent employment to LMI individuals to earn a livable wage, so as to afford housing
3. Lack of cohesive understanding by all community partners of real needs

## 3. Strengths and Gaps in the Delivery System for Public Housing

The Nashua Housing Authority (NHA) is a public body consisting of a five member Board of Commissioners. Organizationally, the Authority is separate and distinct from the City of Nashua in that it does not fall within the City's existing governmental structure. NHA Board members are appointed by the Mayor of the City of Nashua. The U. S. Department of Housing and Urban Development requires public housing

authorities to have not less than one eligible resident serving on its governing board. In terms of relationships regarding hiring, contracting and procurement, the Nashua Housing Authority undertakes and completes the aforementioned items through its Executive Director and administrative staff, independently of the City of Nashua. Nonetheless, the NHA must adhere to hiring practices required by the federal Department of Housing and Urban Development. Contracting and procurement activities are governed by New Hampshire Law.

Residents of public and assisted housing are entitled to the use and benefit of services provided and funded by the City of Nashua in much the same way as all residents of the City of Nashua are entitled to the use and benefit of City services. Additionally, the Nashua Housing Authority is eligible to apply to the City of Nashua for funding provided by the City's Community Development Block Grant and HOME Program funds. The City of Nashua has some input in the review of procedures for proposed sites for development of public or assisted housing. Major development proposals are also subject to the applicable review by City of Nashua Boards and Commissions, including the Planning Board, Conservation Commission, and Zoning Board of Appeals.

As part of the Quality Housing and Work Responsibility Act of 1998, all housing authorities are required to develop a Comprehensive Five Year Plan and submit it to HUD for approval. Said Plan must be approved by the City of Nashua prior to submission to HUD. Therefore, the City of Nashua does have a built in mechanism for review of the Nashua Housing Authority's planned activities over a five-year period. The content of the NHA's five-year plan is coordinated with the content of this Consolidated Plan. In terms of proposed demolition and/or disposition of NHA owned public housing, HUD requires that, prior to demolition/disposition, the City of Nashua must approve in writing said demolition/disposition. Consequently, the City of Nashua has a built in review and approval process for proposed NHA demolition/disposition activities.

## **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

### **Overview**

The City of Nashua recognizes monitoring of CDBG, HOME, and CDBG-R as an important component in the administration of HUD funds. An internal management plan is in place to ensure the proper and timely implementation of both the strategic and annual plans, and also the carrying out of compliance with HUD program requirements.

### **Time Line**

- Desk Audits are performed on a monthly basis. The benefit is two-fold. To review and confirm compliance to HUD regulations, and to identify high risk sub-recipients. High risk factors might include:
  - Sub-recipients who are new to the HUD programs implemented
  - Sub-recipients who have experienced high turnover in key staff positions

- Sub-recipients struggling to meet schedules, submit performance reports, submit timely invoices
- On-Site Visits are scheduled annually

### **Process**

On-site monitoring will continue to be conducted in the following manner:

- Personal contact with responsible party, as defined in application, to explain monitoring purpose and schedule date and time for on-site visit.
- Follow up letter confirming call, date and time of visit. This letter should also confirm aspects of the visit to explain what can be expected, what materials need to be provided, who should be present at meeting, and length of time needed to complete monitoring.
- Prior to site visit, monitor shall review all written data on file, including application agreement, previously submitted performance data, documentation of previous monitoring, and copies of audits

Monitoring Check List needs to be available during site-visit, to be completed by Monitor. Site visit includes:

- Entrance conference to clarify purpose, scope and schedule
- Thorough review of sub-recipient's files to ensure compliance with all administrative, financial and programmatic regulations.
- Exit interview to present preliminary findings to key representatives, clarify position, and clear up misunderstandings
- Follow up letter is sent to facility describing visit, and results
- Depending upon condition of records, several results are possible

### **Site Visit Results**

Follow up letter will be sent within 10 days of on-site visit, thanking the facility for their time and cooperation and offering recommendations to address and rectify any problems that were encountered. The following may be instituted, ranging from mild to severe actions:

- Provide recommendation; no follow up action necessary
- Identify deadline when specific issues must be corrected. Re-visit to site, or have organization send documentation showing correction
- Organization placed on probationary period, until sub-recipient is in compliance
- Restrict payment requests until sub-recipient is in compliance
- Do not renew organization award in next program year
- Terminate organization for the current year

### **Fair Housing**

Residents and/or property owners with questions, issues or complaints associated with applicable Fair Housing laws and requirements submit them to the City Clerk's Office

which then forwards them to the City's Fair Housing Committee for action. In addition, in its monitoring of providers, Nashua reviews Fair Housing procedures.

As of this writing, the City is in the process of conducting an Analysis of Impediments to Fair Housing. The City will support recommended actions identified in that document. In addition, the City monitors its sub-recipients and developers, to ensure that they pursue the actions recommended. It also develops reports on actions taken

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.

2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

### **1. Basis for Assigning Priorities**

The priorities needs identified in this plan are derived from the input obtained from numerous outreach efforts, surveys, and consultations used to identify community needs and establish this Consolidated Plan's priorities. Prioritization also takes into consideration feasibility of projects, impact of the costs of larger projects on other priorities, the anticipated funding levels for the CDBG program, and other sources of funding that may be available to address established needs.

### **2. Obstacles to Meeting Underserved Needs**

See General Questions above

## **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

### **1. Housing Units with Lead-Based Paint**

The City of Nashua is designated, by the NH Childhood Lead Poisoning Prevention Program, as a high-risk community. In New Hampshire (NH), communities with 27 percent or more of the housing stock built before 1950 are considered high-risk. Our high-risk status, combined with other income and socio-economic factors, demonstrates the need for significant efforts to address lead hazards in housing occupied by low-income households.

Lead is highly toxic and affects virtually every system of the body. It can damage a child's kidneys and central nervous system and cause anemia. At very high levels, lead can cause coma, convulsions, and death. Even low levels of lead are harmful.

Levels as low as 10 micrograms of lead per deciliter of blood ( $\mu\text{g/dL}$ ) are associated with decreased intelligence, behavior problems, reduced physical stature and growth, and impaired hearing. According to HUD's Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards, a child is estimated to lose 2 IQ points for each 10  $\mu\text{g/dL}$  increase in blood lead level. Lead toxicity has been well-established, with evidence of harmful effects found in children whose blood lead levels exceed 10  $\mu\text{g/dL}$ . Although any child is potentially at risk, low income children living in deteriorated older housing (especially in inner-city neighborhoods) shoulder a disproportionately larger share of lead-poisoning cases. For example, 16% of low-income children versus 4.4% of non low-income children living in housing built prior to 1946 are lead poisoned.

The table below shows the characteristics of the City's housing stock. All housing units built before 1980 are counted herein as being likely to have lead based paint hazards. 1978 was the first year that Federal law prohibited the use of lead-based paint in residential property and housing data is only available in ten year increments.

Breakdown of Nashua's Housing Stock						
Housing Age	Renter		Owner		Total Units	% w/ Young Children
2000+	395	1.1%	1,070	3.1%	1465	30.7%
1980 to 1999	3,090	9.0%	6,890	20.0%	9980	12.1%
1960 to 1979	3,680	10.7%	8,005	23.2%	11685	13.3%
1940 to 1959	1,965	5.7%	2,840	8.2%	4805	18.7%
1939 or older	4,175	12.1%	2,415	7.0%	6590	15.2%
Total Units	13,305		21,220		34,525	
Total Pre-1980 Units	9,820		13,260		67%	47.2%

Source: 2009 CHAS Data

There are a total of 34,525 housing units located in the City of Nashua. 67% of these units were built prior to 1980. Of those older units, 47% are estimated to be where young children reside. In Census tracts 105-108, 73% of the households are at or below 80% of the area median income (AMI) and 57.2% are at or below 50% AMI. According to Census data, of the 8,079 housing units within these tracts, 91% were built prior to 1980. Furthermore, 68% of Nashua's pre-1940 housing is located in the same area, which predominately renter-occupied. HUD's *Lead-Paint Safety* published by the Office of Healthy Homes & Lead Hazard Control, states 98% of pre-1940 units are likely to contain lead hazards. Therefore 4,625 units where the lowest-income residents reside and 6,810 in the City of Nashua may contain lead hazards.

## 2. Actions to Evaluate and Reduce Lead Based Paint Hazards

The City of Nashua successfully applied to HUD's Office of Healthy Homes and Lead Hazard Control for a three-year, \$3 million Lead-Based Paint Hazard Control Grant (LBPHCG). The effective dates of the grant are November 1, 2007 to October 31, 2010. During this time at least 150 existing residential units throughout the City will be made lead safe, with a focus on Census tracts 105-108. Grant funds of approximately \$10,000 per unit will be available to qualified low-income homeowners and landlords who rent to low-income tenants. Rental units assisted with LBPHCG funds are restricted to occupancy by low-income households for a three-year period following lead hazard reduction activities. Landlords must also give priority in renting to households with a child less than six years of age.

The LBPHCG funds have enabled the Urban Programs Department to create the Nashua Lead Paint Program, which works in partnership with the City's Division of Health and Community Services and Code Enforcement Department, Southern NH Services, Inc., Nashua Pastoral Care Center and Neighborhood Housing Services of Greater Nashua. These partnerships will strengthen the overall community network to provide lead poisoning education, outreach and training. As of this writing, the grant program addressed lead hazards in 173 units, 170 of which were in Census tracts 104-108. Another 26 units, also within Census tracts 104-108, are in the pipeline and expected to be complete by October 31, 2010. Although the lead grant has made great strides in assisting units, it is clear there is still much work to be done. We recognize that funding alone will not solve this problem and strive to educate parents how to maintain a lead-safe home. The network the grant has created will continue these education efforts in the absence of the grant.

Another key component of the grant was to integrate lead hazard identification into Code Enforcement. Code Enforcement officers are often in homes where potential lead hazards exist. The Code department has been trained to identify these potential hazards as part of their overall evaluation and refer the occupants to appropriate services.

The City of Nashua's Division of Public Health and Community Services provides free blood lead screenings, education and home visits with a specialist from the Environmental Health Department. Nurses offer one-on one education with parents of children with elevated blood lead levels. The City is working toward reaching a "One Touch" approach in dealing with the multiple health hazards in homes. A one touch approach takes advantage of the fact that many different agencies may be visiting a home. Whichever is the first to get their foot in the door should identify the potential hazards, correct the problems, refer occupants to services or educate, thus reducing the number of visits/agencies to one home.

## **HOUSING**

### **Housing Needs (91.205)**

\*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

### 3-5 Year Strategic Plan Housing Needs response:

#### **1. Projected Housing Needs**

This chapter of the Consolidated Plan presents an overall assessment of the housing and community development needs in the City. In addition to the community outreach results, the needs assessment provides the foundation for establishing priorities and allocating resources to address the identified needs.

*Note: In the following discussion, Extremely Low Income [ELI] is  $\leq 30\%$  median. Very Low Income [VLI] is 30.1-50% median. Low Income [LI] is 50.1-80% median. Moderate Income is 80.1-95% median and Middle Income is 95.1-120% median.*

*In addition, it should be noted, that for the most part our analysis in this section is based on published CHAS 2009 data, which in turn is based on the US Census American Community Survey (ACS) conducted 2006-2008. This ACS data is generated from random surveys and has larger error rates than the Decennial Census. Moreover, some of the definitions are different from the CHAS data of 2000 and some of the data which would be helpful is not available at all.*

The following tables outline the housing needs of groups such as extremely low-income, very low-income, low-income, moderate income, mid-level income, disabled, elderly, extra-elderly and family.

#### **Definition of Housing Problems**

Definition: *A household is classified by HUD/US Census as experiencing housing problems when one or more of the following four housing unit problems exist:*

- *the unit lacks complete kitchen facilities,*
- *the unit lacks complete plumbing facilities,*
- *the unit has more than one person per room,*
- *the household has a cost burden greater than 30%.*

#### **Housing Problems by Income**

Definition: *Renters and owners of extremely low-income, very low-income and low-income households in the City are all at a risk of suffering from one or more of the housing problems described above.*

Observation: As is evidenced by the data, detailed in Tables E1 and E2, the majority of households experiencing all types of housing problems, are low income. These households experience these problems at a rate greater than their percentage of the City population.

The ACS data indicates that 63% of low income households, representing 44% of all households in the City, have housing problems. Of this total low income group with housing problems, 25% are extremely low income and 31% are very low income. Renters outnumber owners in the ELI and VLI groups, while owners outnumber renters in the LI group.



The following tables show the numbers of owners and renters with housing problems.

### Housing Problems by Income Level

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80 % AMI
HHs with Housing Problems	690	2,245	1,595	2,020	2,005	1,160	4,290	5,425	9,715
HHs without Housing Problems	95	345	665	430	1,870	1,750	2,630	2,525	5,155
HHs N/A*	30	385	0	30	0	35	30	450	480
<b>Total</b>	815	2,975	2,260	2,480	3,875	2,945	6,950	8,400	15,350

Source: CHAS/ACS 2009

\* N/A means that the status of these households could not be determined

### Housing Problems by Income Level

	80.1%-95%AMI		95.1%-120% AMI		120.1%+ AMI		Total
Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	All
HHs with Housing Problems	940	315	870	135	730	45	12,750
HHs without Housing Problems	1,390	1,070	2,265	1,720	8,065	1,580	21,245
HHs N/A	0	0	0	30	0	0	510
<b>Total</b>	2,330	1,385	3,135	1,885	8,795	1,625	34,505

Source: CHAS/ACS 2009

As is evident from the table below, thirty-nine percent of ELI owners and fifty-four percent of ELI renters with housing problems are below 20% of AMI (which approximates the poverty level).

### Housing Problems by Income <20% AMI Level

	<20% AMI		% of ELI Group	
Housing Problems	Owner	Renter	Owner	Renter
HHs with Housing Problems	270	1,215	39%	54%
HHs without Housing Problems	0	185	0%	54%
HHs N/A	30	325	100%	84%

Source: CHAS/ACS 2009

### Housing Problems for the Disabled

Definition: A household is by definition, disabled households contain at least one or more persons with a mobility or self-care limitation.

Observation: Among the City's disabled population, a total of 46% have housing problems. Fifty-nine percent of all low-income disabled have housing problems. Even more significant is the fact that three-quarters of extremely low-income disabled (both renters and owners) have housing problems. Low and extremely low-income disabled households with housing problems risk being forced into temporary relocation or homelessness.

### Housing Problems of the Low Income Disabled

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
<b>Housing Problems</b>	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	50	385	315	160	55	105	420	650	1,070
Not-Disabled	640	1,860	1,280	1,860	1,950	1,060	3,870	4,780	8,650
Total	690	2,245	1,595	2,020	2,005	1,165	4,290	5,430	9,720
<b>No Housing Problems</b>	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	0	90	120	60	255	180	375	330	705
Not-Disabled	95	255	545	370	1,620	1,570	2,260	2,195	4,455
Total	95	345	665	430	1,875	1,750	2,635	2,525	5,160
<b>ALL DISABLED HHs*</b>	65	505	435	220	310	285	810	1,010	1,820
<b>% of Disabled HHs with Housing Problems</b>	77%	76%	72%	73%	18%	37%	52%	64%	59%
<b>Disabled with Housing Problems as a % of Owner or Rental Population</b>	6%	13%	14%	6%	1%	4%	6%	8%	7%

Source: CHAS/ACS 2009

\* In the CHAS data tables, there is a category for "Households N/A"- for these households there is data as to their income level and whether they are owner or renter but not to their status regarding housing problems/no housing problems (see asterisk under Housing Problems by Income Level) in the preceding set of tables. It is the same for the Disabled although we did not include those N/A households in the table- it happens that it is only relevant for those disabled owners and renters in the category < 30%. The reason that the number of all disabled household owners is 65 rather than 50 is that 15 fell into the N/A category. Similarly, the reason that the number of all disabled household renters is 505 rather than 475 is that there are 30 N/A households that are not reflected in the tables.

### Housing Problems of the Disabled above 80% AMI

	<b>80.1%+ AMI</b>		<b>Total</b>
<b>Housing Problems</b>	Owner	Renter	All
Disabled	225	105	1,400
Not-Disabled	2,320	390	11,360
Total	2,545	495	12,760
<b>No Housing Problems</b>	Owner	Renter	All
Disabled	820	105	1,630
Not-Disabled	10,900	4,270	19,625
Total	11,720	4,375	21,255
<b>TOTAL ALL DISABLED HHs</b>	1,045	210	3,075
<b>% of Disabled HHs with Housing Problems</b>	22%	50%	46%

Source: CHAS/ACS 2009

### Housing Problems of the Elderly

Definition: *Elderly are aged 62-74 and extra-elderly are 75 and older.*

Observation: Elderly residents in the City face housing problems regardless of tenure status and income level. Since 2000 the elderly population in the City has increased by 12%, and is expected to continue to increase another 11% in the next five years\*.

(\*Source: ESRI Ibid).

### Profile of Elderly in Nashua

<b>Elderly Profile - Nashua</b>		<b>% of Elderly Group</b>	<b>% of Elderly group &lt;=80 %</b>
<i>Total Elderly (62-74)</i>	5,285		
Total Elderly (62-74) <80%	3,015		
Total Elderly (62-74) <80% With Housing Problems	1,690	32%	56%
Total Elderly (62-74) <30%	725	14%	24%
<i>Total Extra-Elderly (75+)</i>	3,665		
Total Extra-Elderly (75+) <80%	2,675		
Total Extra-Elderly (75+) <80% with Housing Problems	1,435	39%	54%
Total Extra-Elderly (75+) <30%	900	25%	34%
<i>Total all Elderly (62+)</i>	8,950		
Total all Elderly <=80% Median	5,690	64%	
Total all elderly <80% with housing problems	3,125	35%	

Source: CHAS/ACS 2009

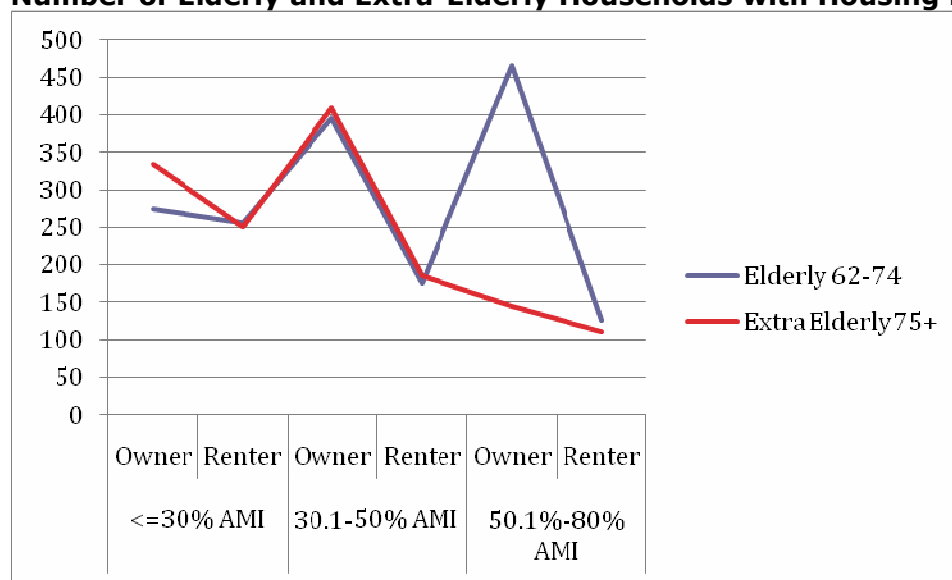
Although 38% of the City's elderly and extra-elderly population has housing problems, those at or below 80% of median, represent 92% of those elderly with housing problems.

### Housing Problems for the Elderly and Extra-Elderly

	<b>Extremely Low-Income (&lt;=30% AMI)</b>		<b>Very Low-Income (30.1-50% AMI)</b>		<b>Low-Income (50.1%-80% AMI)</b>		<b>Moderate Income (80.1%-95% AMI)</b>		<b>Mid-Level Income(95.1%-120% AMI)</b>		<b>Total</b>
<b>With Housing Problems</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<b>All</b>
Elderly 62-74	275	255	395	175	465	125	70	20	75	0	1855
Extra Elderly75+	335	250	410	185	145	110	25	15	65	20	1560
Total Elderly with Housing Problems by Income Level	530		570		590		90		75		1855
Total Extra-Elderly with Housing Problems by Income Level	585		595		255		40		85		1560

Source: CHAS/ACS 2009

### Number of Elderly and Extra-Elderly Households with Housing Problems



### Housing Problems for Families

Definition: *Families are households with at least one child under the age of 18. Non-family households are composed of unrelated individuals.*

Observations: Both small and large households in the City are at some risk for having housing problems, with the dominant problem being cost burden. The table below shows the impact of housing problems on families of different types. Small households (families of four or fewer persons) dominate the landscape. Shaded cells indicate the households with problems where they represent more than 25% of all households in that group.

### Housing Problems by Family Type

Housing Problems by Family Type									
	Family, 1 Parent		Family, 2 Parents		Non-Family		Total Family		Total
Family Size with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	920	1,320	2,910	710	2,325	3,345	3,830	2,030	11,530
Large - 5 or more	65	170	620	320	0	55	685	490	1,230
Total	985	1,490	3,530	1,030	2,325	3,400	4,515	2,520	12,760
Family Size with No Housing Problems									
	1,010	410	5,240	700	1,905	1,595	6,250	1,110	10,860
Small - 4 or fewer	1,380	965	8,895	2,230	3,055	3,280	10,275	3,195	19,805
Large - 5 or more	140	70	885	355	0	0	1,025	425	1,450
Total	1,520	1,035	9,780	2,585	3,055	3,280	11,300	3,620	21,255
Family Size with Housing Problems as a % of All Families in Type									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	17.66%	25.34%	17.16%	4.19%	18.82%	27.07%	17.28%	9.16%	33.40%
Large - 5 or more	1.25%	3.26%	3.66%	1.89%	0.00%	0.45%	3.09%	2.21%	3.56%

Source: CHAS/ACS 2009

### Housing Problem Severity

Definition: *Housing problem severity is defined as a housing unit which is substandard: lacking complete plumbing or kitchen facilities, severely over-crowded: with 1.51 or more persons per room, or severely cost-burdened: housing cost-burden over 50%.*

Observation: Few renters or owners at any income level occupy sub-standard housing or live in severely overcrowded conditions. However, low income households do face both moderate and severe cost burdens. 59% of the City's ELI population is severely cost burdened. As the Chart below shows clearly, the major problem facing Nashua is the severe cost burden for both owner and rental households.

### Housing Problem Severity

	Extremely Low Income <=30% AMI			Very Low Income 30.1-50% AMI			Low Income 50.1%-80% AMI			Total <=80% AMI			Total All <=80% AMI
Severe Housing Problems	SS*	SO	SC	SS	SO	SC	SS	SO	SC	SS	SO	SC	
Own	0	0	580	15	0	840	25	0	615	40	0	2,035	2,075
Rent	40	20	1,645	0	0	560	0	20	65	40	40	2,270	2,350
Total	40	20	2,225	15	0	1,400	25	20	680	80	40	4,305	4,425

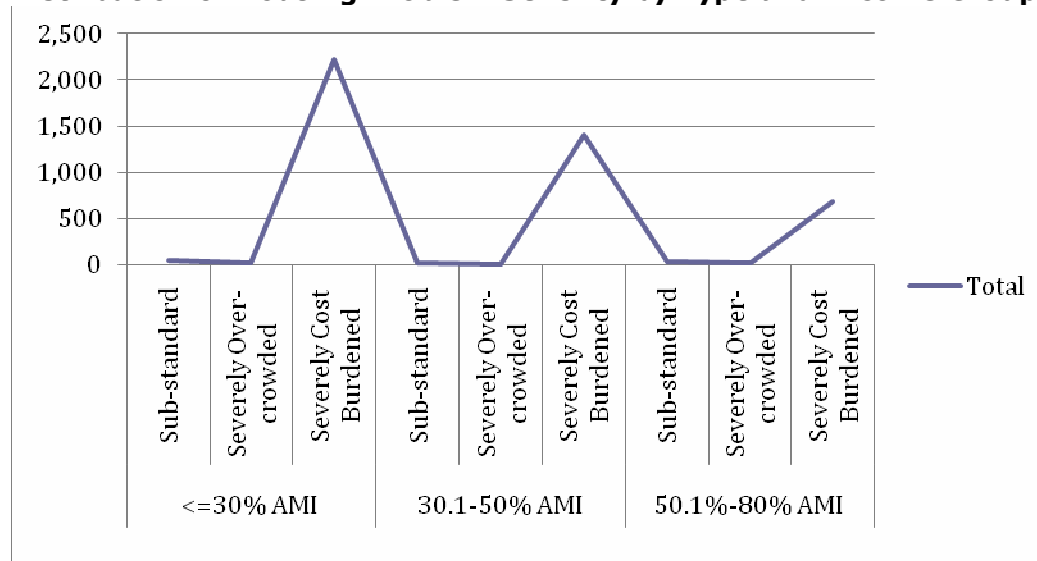
\*SS – Sub-standard; SO – Severely overcrowded; SC – Severely cost burdened  
Source: CHAS/ACS 2009

### Housing Problem Severity

	Moderate Income (80.1%-95% AMI)			Mid-Level Income (>95.1% AMI)			Total All >80.1% AMI	Total All HHs with Severe Housing Problems
Severe Housing Problems	SS	SO	SC	SS	SO	SC	>80.1% AMI	
Owner	0	0	125	0	0	200	325	2,400
Renter	0	15	75	95	30	0	215	2,565
Total	0	15	200	95	30	200	540	4,965

Source: CHAS/ACS 2009

### Distribution of Housing Problem Severity by Type and Income Group



Source: CHAS/ACS 2009

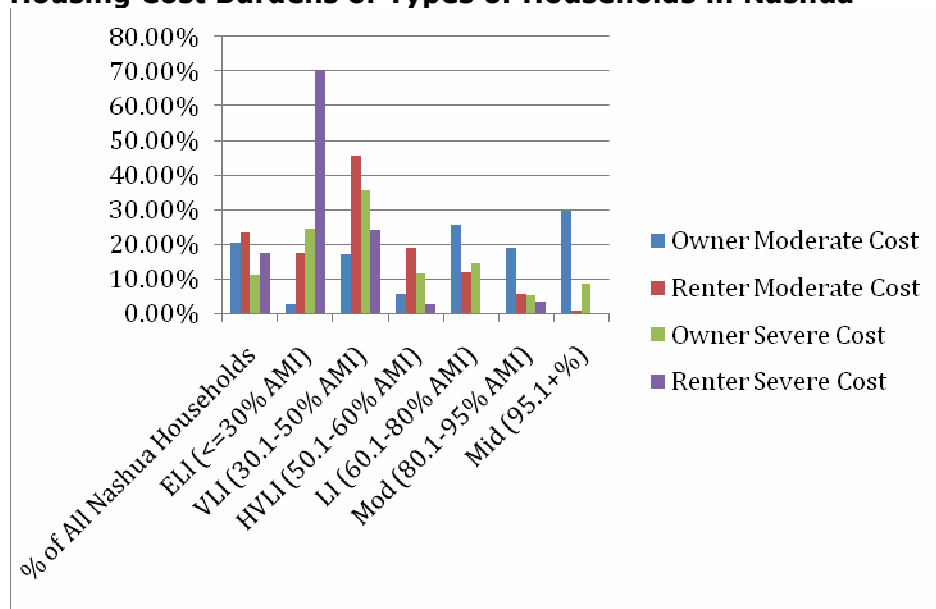
### Cost-Burden and Severe Cost-Burden

Definition: As noted above, households which suffer severe cost-burden have a housing cost burden of greater than 50%. Moderate cost-burden is considered to be a housing cost burden that is greater than 30% but less than or equal to 50%.

Households that do not have a cost-burden have housing costs that are less than or equal to 30% of their monthly gross income.

Observations: As noted above, the dominant housing problem facing Nashua residents is housing cost-burden. Fourteen percent of all households have severe cost burdens (4,700) and 22% (7,445) have moderate cost burdens. In low, very low, and extremely low income groups, renters have higher proportions of severe and moderate cost burden, while owners have higher proportions of cost burdened households in the moderate and mid level income groups. Overall renters also have a slightly higher rate of severe and moderate cost burden across the different household types. The following chart illustrates the cost burdens for all owners and renters in Nashua in 2008. It is likely that any changes since then will have resulted in higher instances of both moderate and severe cost burden, given the further downturn in the economy. Further documentation is provided in a series of tables that follow this chart.

**Housing Cost Burdens of Types of Households in Nashua**



**Cost-Burden by Household Type**

	<b>Small Family, elderly</b>		<b>Small Family, Non-Elderly</b>		<b>Large Family</b>		<b>All Other HHs</b>		<b>Total</b>		<b>Total</b>
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Severe Cost Burden	190	50	1,085	995	175	20	925	1,320	2,375	2,385	4,760
Moderate Cost Burden	630	265	2,020	770	275	255	1,400	2,035	4,325	3,325	7,650
No Cost Burden	2,370	360	7,995	2,955	1,070	480	3,055	3,330	14,490	7,125	21,615
Total	3,190	710	11,100	4,900	1,520	755	5,410	6,955	21,220	13,320	34,540

Source: CHAS/ACS 2009

The following tables analyzes the cost burden distribution in more detail. The first table shows the moderate cost burden distribution and highlights the most notable proportions of those paying between 30% and 50% of their income for housing. These are very low, low, moderate, and mid level income owners, and renters earning less than 80% of the median.

**Moderate Cost Burden by Tenure**

	<b>Own</b>	<b>%</b>	<b>Rent</b>	<b>%</b>	<b>All</b>	<b>%</b>
<b>All HH</b>	21,215		13,310		34,525	
<b>All Moderate Cost Burden (30-50% of HH Income)</b>	4,325	20.39%	3,120	23.44%	7,445	21.56%
<b>ELI (&lt;=30% AMI)</b>	110	2.54%	540	17.31%	650	1.88%
<b>VLI (30.1-50% AMI)</b>	745	17.23%	1,420	45.51%	2,165	6.27%
<b>HVLI (50.1-60% AMI)</b>	250	5.78%	590	18.91%	840	2.43%
<b>LI (60.1-80% AMI)</b>	1,110	25.66%	370	11.86%	1,480	4.29%
<b>Mod (80.1-95% AMI)</b>	815	18.84%	175	5.61%	990	2.87%
<b>Mid (95.1+%)</b>	1,290	29.83%	30	0.96%	1,320	3.82%

Source: CHAS/ACS 2009

The second table shows the severe cost burden distribution and indicates that owners earning less than 80% of median income and extremely low and very low income renters comprise the greatest proportion of those paying over 50% of their income for housing.

**Severe Cost Burden by Tenure**

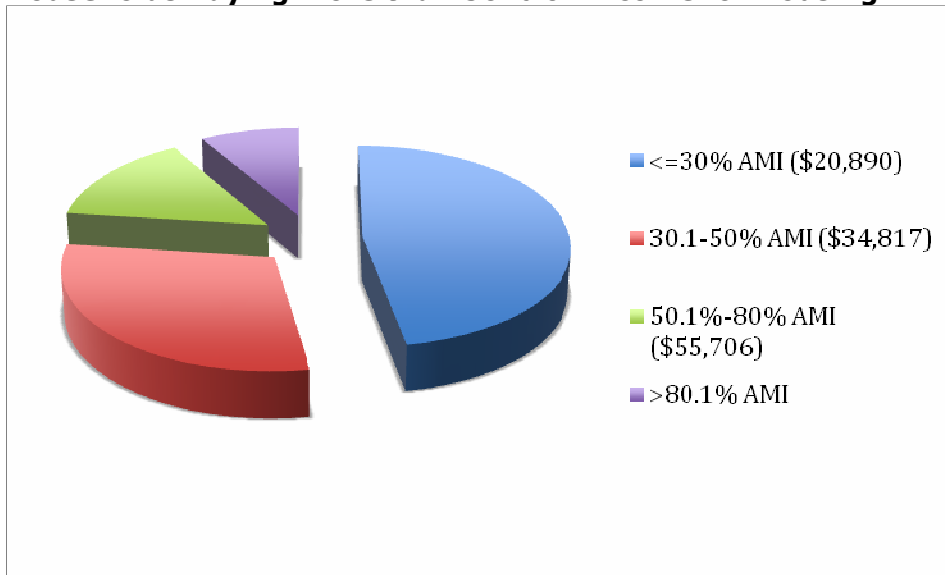
	<b>Own</b>	<b>%</b>	<b>Rent</b>	<b>%</b>	<b>All</b>	<b>%</b>
<b>All HH</b>	21,215		13,310		34,525	
<b>All Severe Cost Burden (&gt;50% of HH Income)</b>	2,360	11.12%	2,340	17.58%	4,700	13.61%
<b>ELI (&lt;=30% AMI)</b>	580	24.58%	1,645	70.30%	2,225	6.44%
<b>VLI (30.1-50% AMI)</b>	840	35.59%	560	23.93%	1,400	4.06%
<b>HVLI (50.1-60% AMI)</b>	275	11.65%	65	2.78%	340	0.98%
<b>LI (60.1-80% AMI)</b>	340	14.41%	0	0.00%	340	0.98%
<b>Mod (80.1-95% AMI)</b>	125	5.30%	75	3.21%	200	0.58%
<b>Mid (95.1+% AMI) as a % of all Moderate Cost HHs</b>	200	8.47%	0	0.00%	200	0.58%

Source: CHAS/ACS 2009



The following chart illustrates this cost burden distribution.

**Households Paying more than 50% of Income for Housing**



Source: CHAS/ACS 2009

### Substandard Housing

Definition: Substandard housing, another housing problem, is when a housing unit lacks complete kitchen or plumbing facilities. Standard housing is when the housing unit has both complete kitchen and complete plumbing facilities.

Observations: In general, few low-income households occupied substandard housing in 2008, regardless of any cost burden associated with substandard conditions.

### Substandard Housing & Cost Burden by Income

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
<b>Sub-standard</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	0	40	15	0	0	0	15	40	55	0	0	55
Moderate Cost Burden	0	0	0	0	0	0	0	0	0	0	0	0
No Cost Burden	0	0	0	0	25	0	25	0	25	0	95	120
<b>Total</b>	0	40	15	0	25	0	40	40	80	0	95	175
<b>Standard</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	580	1,645	840	560	615	65	2,035	2,270	4,305	325	75	4,705
Moderate Cost Burden	110	555	745	1,460	1,365	1,100	2,220	3,115	5,335	2,105	205	7,645
No Cost Burden	95	345	665	460	1,875	1,785	2,635	2,590	5,225	11,835	4,535	21,595
<b>Total</b>	815	2,930	2,250	2,480	3,855	2,950	6,920	8,360	15,280	14,265	4,815	34,360

Source: CHAS/ACS 2009

### Overcrowding

Definition: No overcrowding is when there is one person or less per room. Moderate overcrowding occurs when there is more than one person per room but less than or equal to 1.5 people. Severe overcrowding occurs when there are more than 1.5 people per room in the housing unit. A one-family household is a family household with no subfamilies. However a 2+ family household is a multi-family household composed of more than one family or subfamily. Non-family households are composed of unrelated individuals.

Observations: In general, neither families nor non-family households faced overcrowding in 2008. It should be noted that since 2008, when this data was developed, unemployment and subsequent loss of income has occurred. It would not be surprising for the Census 2010 to show an increase in over-crowding as families

"double up", which has been reported anecdotally by local service and housing organizations.

### Overcrowding

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
Family Structure	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
<b>1 Family HH</b>												
No Over-crowding	140	945	1,255	1,090	2,580	1,410	3,975	3,445	7,420	11,355	2,490	21,265
Moderate Over-crowding	0	0	0	40	0	120	0	160	160	0	75	235
Severe Over-crowding	0	20	0	0	0	0	0	20	20	0	45	65
Total	140	965	1,255	1,130	2,580	1,530	3,975	3,625	7,600	11,355	2,610	21,565
<b>2+ Family HH</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	0	50	20	0	65	0	85	50	135	280	50	465
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	110	0	110
Severe Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	50	20	0	65	0	85	50	135	390	50	575
<b>Non-Family HH</b>	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	675	1,955	985	1,345	1,230	1,400	2,890	4,700	7,590	2,515	2,250	12,355
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Severe Over-crowding	0	0	0	0	0	20	0	20	20	0	0	20
Total	675	1,955	985	1,345	1,230	1,420	2,890	4,720	7,610	2,515	2,250	12,375

Source: CHAS/ACS 2009

## 2. Assessment of Racial/Ethnic Group Housing Needs

Utilizing CHAS/ACS data from HUD (2009) we have developed the following information about the housing needs of racial and ethnic groups:

The City's Hispanic population in 2009 is estimated to be approximately 9%, its Asian population is 6%, and its Black population is 2%.

### Race and Ethnicity in Nashua 2000, 2009, 2014

	2000	2009	2014	Change 2000-2014
White Alone	89.2%	85.1%	82.4%	-4.38%
Black Alone	2.0%	2.4%	2.6%	32.99%
American Indian Alone	0.3%	0.3%	0.3%	13.82%
Asian Alone	3.9%	6.2%	7.8%	106.81%
Pacific Islander Alone	0.0%	0.0%	0.1%	58.62%
Some Other Race Alone	3.1%	4.4%	5.2%	76.68%

Two or More Races	1.5%	1.6%	1.7%	18.26%
Hispanic Origin (Any Race)	6.2%	8.9%	10.6%	76.17%

Source: ESRI. Note that ESRI minority numbers are significantly higher than ACS

The following table examines housing unit problems by income level and race. As a whole, White and Asian owners and renters, low income Hispanic owners and renters, and low income Black renters all have housing problems.

### Housing Needs by Race

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Race with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	645	1,885	1,360	1,555	1,800	1,090	3,805	4,530	8,335
Black	0	55	0	135	0	0	0	190	190
Asian	45	0	90	135	30	0	165	135	300
American Indian	0	0	0	0	25	0	25	0	25
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	0	300	125	155	150	55	275	510	785
Other	0	0	15	40	0	20	15	60	75
Total	690	2,240	1,590	2,020	2,005	1,165	4,285	5,425	9,710
Race with No Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	95	345	645	305	1,775	1,385	2,515	2,035	4,550
Black	0	0	0	0	0	0	0	0	0
Asian	0	0	0	20	75	100	75	120	195
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	30	0	30	30
Hispanic	0	0	20	85	20	215	40	300	340
Other	0	0	0	25	0	15	0	40	40
Total	95	345	665	435	1,870	1,745	2,630	2,525	5,155
Total All	815	2,975	2,255	2,485	3,875	2,945	6,945	8,405	15,350
% of Owner or Renter Population									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
	3.84%	22.35%	10.63%	18.67%	18.27%	22.13%	32.74%	63.15%	44.46%

	<b>80.1%-95%AMI</b>		<b>95.1%+ AMI</b>		<b>Total</b>
<b>Race with Housing Problems</b>	Owner	Renter	Owner	Renter	All HHs
White	875	240	1,375	105	10,930
Black	30	0	40	50	310
Asian	15	0	190	0	505
American Indian	0	0	0	0	25
Pacific Islander	0	0	0	0	0
Hispanic	25	75	0	30	915
Other	0	0	0	0	75
<b>Total</b>	945	315	1,605	185	12,760
<b>Race with No Housing Problems</b>					
White	1,330	815	8,980	2,410	18,085
Black	30	0	150	165	345
Asian	0	45	795	635	1,670
American Indian	0	0	40	0	40
Pacific Islander	0	0	0	0	30
Hispanic	0	215	230	0	785
Other	30	0	140	90	300
<b>Total</b>	1,390	1,075	10,335	3,300	21,255
<b>Total All</b>	2,335	1,390	11,940	3,520	34,535
<b>% of Owner or Renter Population</b>					
	11.01%	10.44%	56.28%	26.45%	100.00%

Source: CHAS/ACS 2009

A concern of HUD and of the City is when there is a disproportionate need for any ethnic group. The table below shows that although there are challenges facing the households, there is no racial or ethnic group with a disproportionate share of housing problems.

**Percentage of HHs with Housing Problems by Race**

Race with Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total <=80% AMI
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	79.14%	63.36%	60.31%	62.58%	46.45%	37.01%	54.79%	53.90%	54.30%
Black	0.00%	1.85%	0.00%	5.43%	0.00%	0.00%	0.00%	2.26%	1.24%
Asian	5.52%	0.00%	3.99%	5.43%	0.77%	0.00%	2.38%	1.61%	1.95%
American Indian	0.00%	0.00%	0.00%	0.00%	0.65%	0.00%	0.36%	0.00%	0.16%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	10.08%	5.54%	6.24%	3.87%	1.87%	3.96%	6.07%	5.11%
Other	0.00%	0.00%	0.67%	1.61%	0.00%	0.68%	0.22%	0.71%	0.49%

Race with Housing Problems	80.1%- 95% AMI		95.1%+ AMI		Total
	Owner	Renter	Owner	Renter	
White	37.47%	17.27%	11.52%	2.98%	31.65%
Black	1.28%	0.00%	0.34%	1.42%	0.90%
Asian	0.64%	0.00%	1.59%	0.00%	1.46%
American Indian	0.00%	0.00%	0.00%	0.00%	0.07%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	1.07%	5.40%	0.00%	0.85%	2.65%
Other	0.00%	0.00%	0.00%	0.00%	0.22%

Source: HUD CHAS/ACS

The impact of severe housing problems affects all ethnicities in Nashua. When examined closer by race and ethnic group, the distribution of severe housing problems by race and ethnic group does not vary from that of the overall population.

### Severe Housing Needs by Race

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Race with Severe Housing Problems	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	65.85%	48.99%	28.98%	16.10%	13.27%	2.89%	24.57%	23.13%	23.78%
Black	0.00%	1.85%	0.00%	3.22%	0.00%	0.00%	0.00%	1.61%	0.88%
Asian	4.88%	0.00%	3.98%	2.41%	0.00%	0.00%	1.87%	0.71%	1.24%
American Indian	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	0.36%	0.00%	0.16%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	6.38%	3.98%	0.00%	2.58%	0.00%	2.73%	2.26%	2.47%
Other	0.00%	0.00%	0.66%	0.80%	0.00%	0.00%	0.22%	0.24%	0.23%

	80.1%- 95% AMI		95.1%+ AMI		Total
Race with Severe Housing Problems	Owner	Renter	Owner	Renter	All
White	4.08%	6.50%	1.68%	1.28%	11.83%
Black	1.29%	0.00%	0.00%	1.42%	0.62%
Asian	0.00%	0.00%	0.00%	0.00%	0.55%
American Indian	0.00%	0.00%	0.00%	0.00%	0.07%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	0.00%	0.00%	0.85%	1.19%
Other	0.00%	0.00%	0.00%	0.00%	0.10%

Source: CHAS/ACS

As we noted above, housing cost-burden proved to be the most significant housing problem in the City for low income households. Although housing cost burden is a problem for households in the City, the analysis shows that there is no racial or ethnic group with a disproportionate share of housing cost burden.

**Cost Burden by Race (Numbers)**

Race	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	All
White	1,985	1,985	4,030	2,800	12,865	5,350	6,015	4,785	29,350
Black	30	135	40	55	175	210	70	190	670
Asian	130	60	145	75	965	805	275	135	2,180
American Indian	25	0	0	0	40	0	25	0	65
Pacific Islander	0	0	0	0	0	30	0	0	30
Hispanic	190	190	110	350	275	590	300	540	1,860
Other	15	20	0	45	170	130	15	65	380
<b>Total</b>	<b>1,985</b>	<b>1,985</b>	<b>4,030</b>	<b>2,800</b>	<b>12,865</b>	<b>5,350</b>	<b>6,015</b>	<b>4,785</b>	<b>29,350</b>

Source: CHAS/ACS

**Cost Burden by Race (Percentages)**

Race with Housing Problems	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
White	83.58%	83.05%	93.18%	84.21%	88.79%	75.19%	89.78%	83.73%	84.99%
Black	1.26%	5.65%	0.92%	1.65%	1.21%	2.95%	1.04%	3.32%	1.94%
Asian	5.47%	2.51%	3.35%	2.26%	6.66%	11.31%	4.10%	2.36%	6.31%
American Indian	1.05%	0.00%	0.00%	0.00%	0.28%	0.00%	0.37%	0.00%	0.19%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.00%	0.00%	0.09%
Hispanic	8.00%	7.95%	2.54%	10.53%	1.90%	8.29%	4.48%	9.45%	5.39%
Other	0.63%	0.84%	0.00%	1.35%	1.17%	1.83%	0.22%	1.14%	1.10%

Source: CHAS/ACS

**Summary Conclusion**

The attached CPMP data tables and the tables in this document quantify the estimated number of households who have housing problems, especially rent and ownership cost burdens.

Based on HUD standards, housing problems impact very low and extremely low income renters and then skew towards low income owners between 50% and 80% of median disproportionately than higher income households. More than half of the extremely low income renters with housing problems have incomes below 20% of median. This is a challenge.

Looking more closely at sub-populations, we know that almost all of the disabled with housing problems are below 80% median. Of these 435 households are below 30% median, which represents 41% of households below 80% of the median with housing problems.



The picture is similar for the elderly, where 92% of the elderly with housing problems are below 80% median. The total number of elderly households with housing problems is 3,415 and are evenly split between elderly and extra elderly (75+ years old), and in general owners have more housing problems than renters.

Small families and non-family households rather than large families are experiencing housing problems.

The Housing Needs Analysis shows that the most dominant problem facing households in Nashua is the cost burden of housing. 14% of the City's households are paying more than 50% of their income for housing. If one looks at those with incomes below 30% median, the percentage rises to 59%.

Economic development activities that strengthen job opportunities for low and moderate income individuals is key. Decent employment may alleviate the cost burden to low income families. Additionally, the preservation of existing rental units which are subsidized, as well as those affordable rental units provided by private landlords, is a critical strategy for the City. Rehab and other preservation approaches are also important. Lowering utility costs through retrofitting of energy and water improvements, can assist low income owners and renters. Assistance with repairs to properties, especially those occupied by low income elderly, can also be effective.

### **Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.  
Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

#### **1. Priority Housing Needs**

The following table outlines the City of Nashua's priority housing needs for the 2010-2015 Consolidated Plan period:

Priority Need (Households)	Priority Level	Funding Source
Renters		
0-30%	HIGH	HOME
31-50%	HIGH	HOME
51-80%	MEDIUM	HOME, CDBG
Owners		
0-30%	MEDIUM	CDBG
31-50%	MEDIUM	CDBG
51-80%	HIGH	CDBG
Non-Homeless Special Needs (0-80%)	MEDIUM	CDBG, City, Other
Homeless Individuals & Families	MEDIUM	CoC, CDBG

## 2. – 3. Analysis of Conditions/Basis for Assigning Priority

Analysis of the housing conditions is provided throughout this document. Specifically, see the “Summary Conclusion” in the preceding section, Housing Needs (91.205).

The priority housing needs identified in the chart above were based on the data available, whether other non-federal resources/agencies currently address the issues and the relative proportion each group represents of Nashua's housing stock. Since very low-income renters shoulder a disproportionate share of both housing problems and severe cost burden, a higher priority was assigned to that group. For owner, housing problems and severe cost burden fell predominately within the 51-80% income bracket. Non-Homeless special housing needs priority level was based on the aggregate of the groups it represents: Elderly, Frail Elderly, Severe Mental Illness, Physical and Developmental Disabled, Alcohol/Drug Abuse, HIV/AIDS and Victims of Domestic Violence. Of that group, elderly, frail elderly and disabled had high concentrations of low and very low income households with both housing problems and severe cost burden.

## 4. Obstacles to Meeting Underserved Needs

The obstacles to meeting these undeserved needs are much the same for each of the issues discussed in this document. Without question the largest impediment to addressing these needs is the cost of housing production coupled with the limited availability of funds.

## Housing Market Analysis (91.210)

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or

abandoned buildings and whether units in these buildings are suitable for rehabilitation.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

### **Overview**

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, New Hampshire encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2007. Now we have entered a period seemingly worse than the downturn in 1990-1993. The City has seen a decline in residential construction, as financing has declined and housing foreclosures have increased. However, the cost of rentals has decreased, while availability has increased.

When one examines more closely who benefited from the recent housing 'boom' and who is now being impacted by its decline, it is clear that many households who had been priced out of the market or who had been faced with increasing the proportion of income they had to set aside for housing, are in mortgage trouble. Moreover, as compensation is stagnant (7% decrease in real wages in the last 3 years) or even cut and as many household members have lost their jobs, it has become difficult to maintain mortgage payments. The first wave of foreclosures was of houses purchased in many cases with sub-prime mortgages. The latest wave is for houses which had adjustable rate mortgages and liberal underwriting standards (so called alt-A mortgages). Rental housing has been impacted by foreclosures. In some cases nationally, rental properties have been abandoned. Abandoned housing presents both an opportunity and potential hazards. Low-cost abandoned homes are attractive to developers, however long-term abandoned properties create neighborhood blight.

For those households above median income, although the cost of housing rose, they still had sufficient income for other basic needs. In housing economics, we refer to this phenomenon as **income elasticity**. Low-income families have less elasticity than higher income families. When the lower income households spend 50% of income on housing, the result is the neglect of other more basic needs.

## **1. Housing Market Characteristics**

### **General Population Characteristics**

The population in Nashua has been increasing since 2000. However, the rate of growth is expected to remain stable between 2009 and 2014. The population in New Hampshire rose nearly 10% between 2000 and 2009, and although the rate is expected to slow, it will continue to increase between 2009 and 2014. The growth in Nashua has been slower than that of the overall population of New Hampshire and will continue to be so.

The following tables summarize the basic characteristics of the City's population.

**Population Characteristics**

	<b>2000 Total Households</b>	<b>2009 Total Households</b>	<b>2014 Total Households</b>
Nashua	34,614	35,469	35,813

Source: ESRI forecasts for 2009 and 2014

**2000-2009 & Estimated 2014 Population Change**

	<b>2000 Total Population</b>	<b>2009 Total Population</b>	<b>% Change 2000-2009</b>	<b>2014 Total Population</b>	<b>% Change 2009- 2014</b>
Nashua	86,605	86,119	2.90%	89,697	0.65%
New Hampshire	1,235,786	1,337,493	8.97%	1,373,929	3.22%

Source: ESRI forecasts for 2009 and 2014

## Housing Characteristics

The following tables show housing trends between 2000 and 2014. As mentioned previously, Nashua's population is expected to plateau. The proportions of low and extremely low income households are also expected to remain the same.

### Overview of Population and Housing Characteristics

Summary	2000	2009	2014
Population	86,605	89,119	89,697
Households	34,614	35,469	35,813
Low Income	13,482	13,672	13,938
Extremely Low Income	3,955	4,072	4,148
Families	22,083	22,364	22,442
Average Household Size	2.46	2.47	2.46
Owner Occupied Housing Units	19,703	20,652	20,479
Renter Occupied Housing Units	14,911	14,817	15,334
Median Age	35.8	37.9	38.0

Source: ESRI forecasts for 2009 and 2014

### Overview of Trends

Trends: 2009-2014 Annual Rate	Nashua	State	National
Population	0.65%	2.72%	0.91%
Households	0.97%	3.22%	0.94%
Families	0.35%	2.72%	0.74%
Owner Households	-0.84%	2.00%	1.19%

Source: ESRI forecasts for 2009 and 2014

### Racial/Ethnic Composition of Nashua

	2000	2009	2014
White Alone	89.2%	85.1%	82.4%
Black Alone	2.0%	2.4%	2.6%
American Indian Alone	0.3%	0.3%	0.3%
Asian Alone	3.9%	6.2%	7.8%
Pacific Islander Alone	0.0%	0.0%	0.1%
Some Other Race Alone	3.1%	4.4%	5.2%
Two or More Races	1.5%	1.6%	1.7%
Hispanic Origin (Any Race)	6.2%	8.9%	10.6%

Source: ESRI forecasts for 2009 and 2014

The minority population will have continued to increase at a modest rate between 2000-2014.

Nashua has less diversity than the US as a whole. The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity). For example, the diversity score for Nashua is 39, which means there is a 39 percent probability that two people randomly chosen from the Nashua population would belong to different race or ethnic group. The US has a diversity rating of 61.

### Ownership and Rental Housing

The table below indicates that while there has been a small decline in renter occupied units, most of it can likely be accounted for by the increase in vacant units. This may be due to the 2007-2009 spate of foreclosures but might also include unsold units of new construction and families who have voluntarily moved out of their homes without selling them.

#### Trends in Tenure for Nashua

	2000	2009	2014
Occupied	97.8%	95.8%	95.9%
Owner	55.7%	55.8%	54.9%
Renter	42.1%	40.0%	41.1%
Vacant	2.2%	4.2%	4.1%

Source: ESRI forecasts for 2009 and 2014

#### Tenure Characteristics

	2009 Total Housing Units	2009 Owner Occupied HU		2009 Renter Occupied HU		2009 Vacant Housing Units	
		#	%	#	%	#	%
Nashua	37,034	20,652	56%	14,817	40%	1,565	4%
Total New Hampshire	607,899	364,152	60%	153,041	25%	90,706	15%
Total US	131,278,867	77,088,155	59%	39,435,001	30%	14,755,711	11%

Source: ESRI forecasts for 2009 and 2014

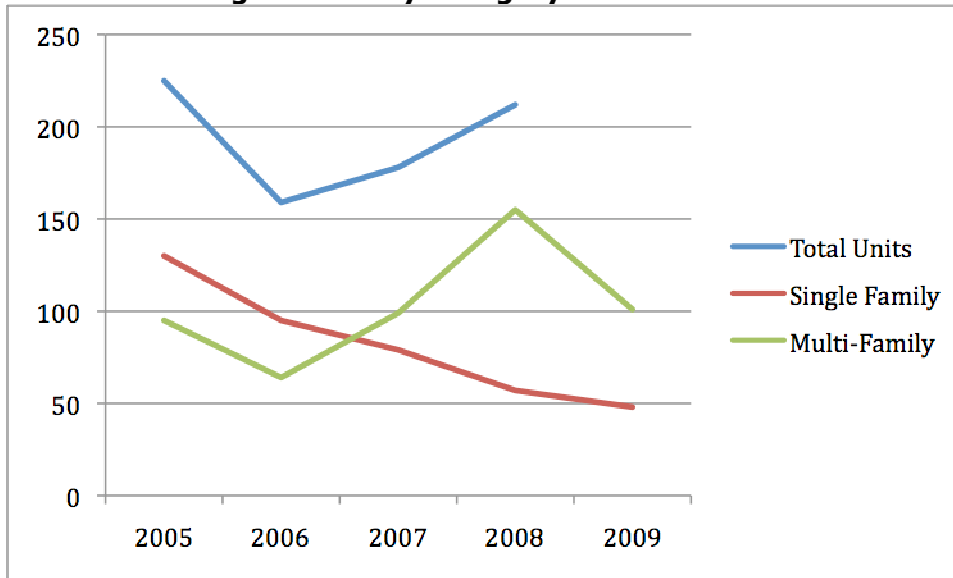
Note: The data in this table does not reflect the changes which have been occurring since early 2009.

The table above shows that in general the vacancy rate was less than the national and state average. Still, housing economists state that a 7% vacancy rate is necessary for an efficient rental market, thus there is some upward pressure with the current vacancy rate. It is not possible to generate current (2009) data separately for renters versus owners. Renter and owner occupancy rates for the City fluctuated slightly between 2000 and 2009. Renter occupancy experienced a 0.63% decrease and owner occupancy a 4.82% increase.

## Housing Supply

There has been a significant overall decline in the rate of housing production over the last 5 years, which has the potential of causing a tightening of the housing market. However, until 2009, the annual rate of production differed between single-family and multi-family units. Whereas, single family production continued to decline annually, multi-family production, after declining in 2006, rose significantly in 2007 and 2008, before experiencing a decline in 2009.

### Nashua Building Permits by Category



Source: HUD Building Permit Database

### Nashua Building Permits by Category

	2005	2006	2007	2008	2009
Single Family	130	95	79	57	48
Multi-Family	95	64	99	155	101
Total	225	159	178	212	149

Source: HUD Building Permit Database

## Affordability

The CHAS/ACS survey of 2008 analyzed the occupancy characteristics of households in Nashua. The focus of this analysis was to determine the extent to which there were mismatches between the cost of the housing and incomes of the occupant families. (The creation of the Owner Affordability dimension requires a series of assumptions, in order to determine the relationship between a housing unit's value and the monthly mortgage payment required to purchase it. HUD assumed a 31% monthly payment standard, 96.5% loan-to-value rate, a 5.5% interest rate, a 1.75% upfront insurance premium, a .55% annual insurance premium, and 2% annual taxes and insurance. Based on these assumptions, HUD estimated value to income ratio of 3.36 for an "affordable" home. Renter Affordability assumes that a 30% monthly payment standard is the threshold for affordability). In an ideal world, households would be occupying housing whose cost was such that they were neither over-paying nor underpaying (although underpaying is not a critical problem).

The following tables show how households are distributed in terms of income and in terms of whether the cost of that unit being occupied is affordable to a household in that income bracket. For example, if a house which is affordable to a low income household (50.1%-80% AMI) was being occupied by anyone whose income was extremely low income ( $\leq 30\%$  AMI), then one would say, that that extremely low income family was being cost burdened because they are living in a house which is NOT affordable to them (see shaded cells below).

**Number of Owner Housing Units with and without Mortgages Affordable to Households in 2008**

	<b>Occupied by HHs <math>\leq 30\%</math> AMI</b>	<b>Occupied by HHs 30.1-50% AMI</b>	<b>Occupied by HHs 50.1-80% AMI</b>	<b>Occupied by HHs <math>&gt;80.1\%</math> AMI</b>	<b>Total Occupied</b>
Affordable to HHs $\leq 30\%$ AMI	260	430	475	350	1,515
Affordable to HHs 30-50% AMI	185	725	1,095	3,460	5,465
Affordable to HHs 50-80% AMI	135	630	980	3,640	5,385
Affordable to HHs $>80\%$ AMI	230	450	1,305	6,835	8,820
<b>Total</b>	810	2,235	3,855	14,285	21,185

Source: HUD ACS

The same analysis is repeated for rental units below.

**Number of Rental Housing Units Affordable to Households in 2008**

	<b>Occupied by HHs <math>\leq 30\%</math> AMFI</b>	<b>Occupied by HHs 30.1-50% AMFI</b>	<b>Occupied by HHs 50.1-80% AMFI</b>	<b>Occupied by HHs <math>&gt;80.1\%</math> AMFI</b>	<b>Total Occupied</b>
Affordable to HHs $\leq 30\%$ AMFI	1,095	185	170	60	1,510
Affordable to HHs 30-50% AMFI	910	935	665	685	3,195
Affordable to HHs 50-80% AMFI	840	1,265	1,895	3,510	7,510
Affordable to HHs $>80\%$ AMFI	80	95	220	555	950
<b>Total</b>	2,925	2,480	2,950	4,810	13,165

Source: HUD ACS

83% of owner and 28% of renter occupied houses that are affordable to households below 30% AMI are occupied by households who earn above 30% AMI. Similarly, 60% of owner and 35% of renter occupied housing units that are affordable to households below 80% of median income in the City are occupied by households earning above 80% of median.

Households move in and out of the non-subsidized housing stock, so that at any one time, mismatch analysis such as we have done above, is just a snapshot in time. During the period of 1995 through 2007, when housing prices soared, there was



significant conversion of rental housing to ownership and also a rise in rental rates. This became a loss of affordable housing. HUD conducted a study in 2007. (HUD PD&R Rental Market Dynamics: 2005-2007). This study concluded that the three most affordable categories—non-market units, extremely low rent units, and very low rent units—posted large decreases in the number of units between 2005 and 2007. The three categories combined declined by between 1.5 and 2.0 million units nationally.

The study above, showing how many affordable units there are in Nashua, including subsidized and unsubsidized housing units. There are two categories of subsidies – deep subsidies such as Public Housing, that ensure a household is not cost burdened, while other subsidy mechanisms, such as Tax Credits and HOME typically reduce housing cost, but do not ensure that the household is limited to paying 30% of their income.

If we do the same analysis as above, but for housing units which were vacant in 2008, there are 220 vacant housing units in standard condition that are not subsidized but are affordable to households below 30% of the median.

Number of Vacant Owner Units Affordable to Households in 2008 <b>Vacant Ownership Units - Standard Condition</b>	<b>Bedroom #</b>			<b>Total</b>
	<b>Affordability</b>	0 or 1	2	
Affordable to HHs at 50% AMI	60	0	0	60
Affordable to HHs at 80% AMI	0	0	0	0
Affordable to HHs at 100% AMI	0	0	0	0
Affordable to HHs above 100% AMI	0	0	60	60
Total	60	0	60	120
Substandard Vacant Units				0

Source: HUD PD&R Rental Market Dynamics: 2005-2007

**Number of Vacant Renter Units Affordable to Households in 2008**

<b>Vacant Rental Units - Standard Condition</b>	<b>Bedroom #</b>			<b>Total</b>
	<b>0 or 1</b>	<b>2</b>	<b>3+</b>	
<b>Affordability</b>				
Affordable to HHs at 30% AMFI	0	0	50	50
Affordable to HHs at 50% AMFI	185	135	0	320
Affordable to HHs at 80% AMFI	0	740	80	820
Affordable to HHs above 80% AMFI	0	0	0	0
Total	185	875	130	1,190
Substandard Vacant Units				35

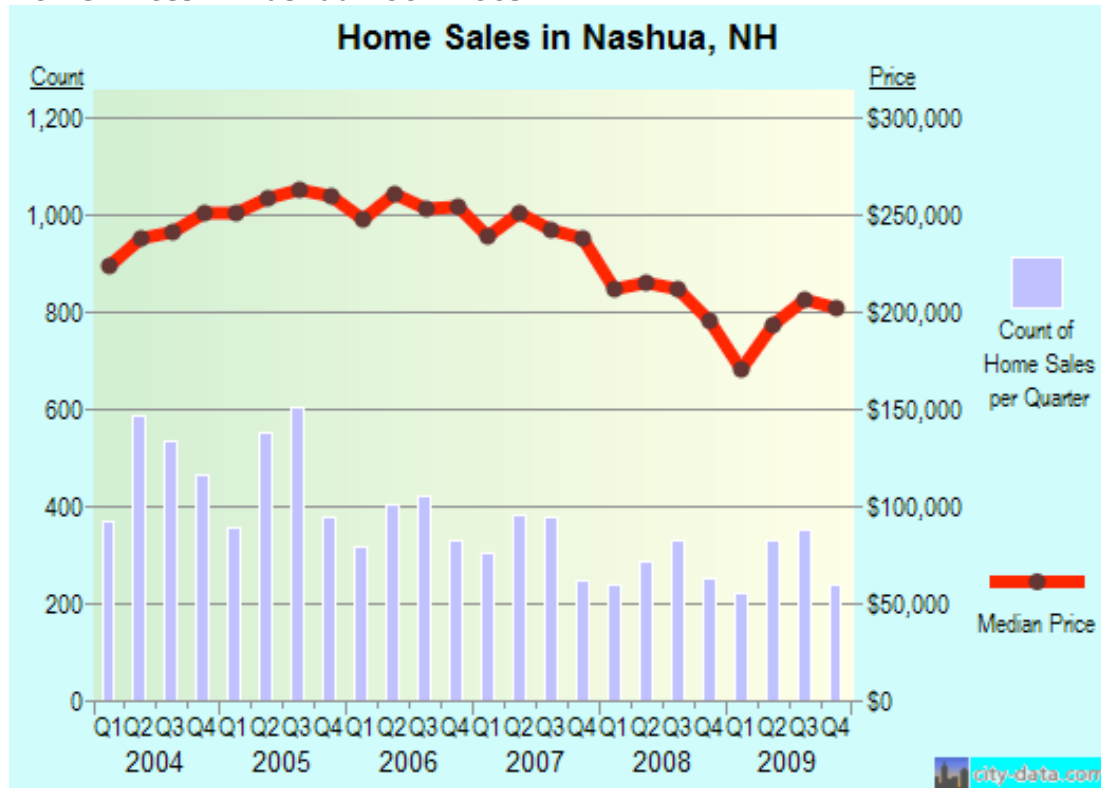
Source: HUD PD&R Rental Market Dynamics: 2005-2007

Matching these severely cost-burdened rental households to these affordable units, could help ameliorate problems for them. A similar approach could be taken for low income owner households with severe cost burdens. In addition, as there were 35 vacant sub-standard rental units in 2008, a strategy of acquiring and rehabbing these would provide some additional affordable housing.

**Ownership Affordability**

Since 2005 there has been a modest decline in housing values, but this decline is hard to analyze in terms of how it has affected the target CDBG population – namely, households below 80% of median income.

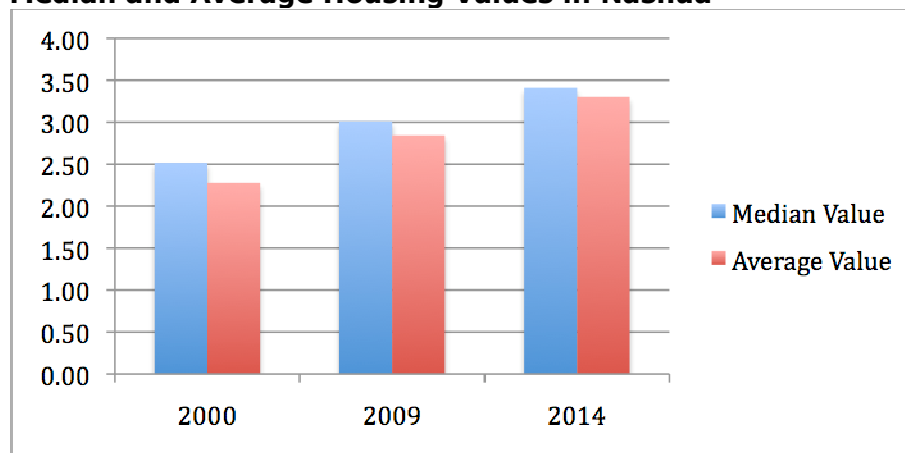
### Home Prices in Nashua 2004-2009



Source: City Data.com

Whether one looks at medians (which can be distorted by extreme pricing differentials) or averages, the trend is similar, as the chart below illustrates.

### Median and Average Housing Values in Nashua



Source: ESRI

Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the growing cost burden of ownership housing.

### Median Housing Price as a Multiple of Median Household Income

	1980	1990	2000	2009
US	2.79	2.64	2.66	2.97

Source: ESRI

### Median and Average Housing Values as a Multiple of Median and Average Household Income for Nashua

Nashua	2000	2009	2014
Median Housing Value to Median Income Ratio	2.52	3.01	3.41
Average Housing Value to Average Income Ratio	2.28	2.84	3.30

Source: ESRI

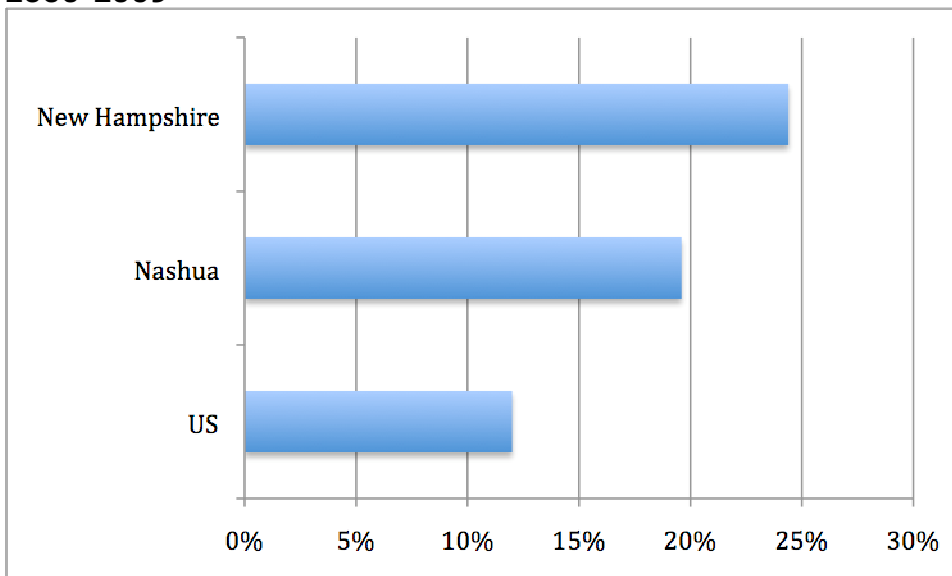
These tables illustrate the multiple of household income divided into the value or cost of housing in Nashua and compares that with the US. Historically the US average has been around 2.75, but after 1980 it rose significantly to a value of 2.97 in 2009. The ratio is a better measure, in that it accounts for differences in income and housing costs in any city or town. These ratios illustrate that households entering the homeownership market in 2009 needed substantially more of their income to purchase a home than they did in 2000. It also illustrates a modestly higher relative cost of housing in Nashua.

If the median housing value for the City dropped by about \$3,000, then the ratio would equal that of the US as a whole.

This has and will continue to have implications for the future of businesses in the area, which rely on or employ middle and lower income people.

The Chart below shows how the relative cost of housing in terms of income rose substantially between 2000 and 2009 in Nashua. In the US the ratio rose 12%, while Nashua's rose 20%, and New Hampshire's rose 24%. This has severe consequences for homebuyers as home prices are rising steeply whereas the residents' incomes are not.

### Change in Median Housing Value as a Ratio of Median Household Income 2000-2009



Source: ESRI

When one examines households that are at or below 80% of median income, it becomes clear that the number of affordable housing units (either single-family homes or condominiums) available is seriously limited. For a family of four in Nashua to pay 30% of its income for housing, the cost of the home cannot exceed \$187,174. Currently, approximately 53 of the more than 300 single family home for sale meets that criteria.

#### 2009 Monthly Owner Maximums for Low Income HHs

	Median HH Income	Group Median Income	Monthly Max at 31% of Income	HUD Affordable Unit at 3.36 Income to Value Ratio
<b>ELI</b>	\$69,633	\$20,890	\$540	\$70,190
<b>VLI</b>	\$69,633	\$34,817	\$899	\$116,983
<b>LI</b>	\$69,633	\$55,706	\$1,439	\$187,174

Source: ESRI

In addition, we examined home sales prices in the City to see what was available as of April 6<sup>th</sup>, 2010.

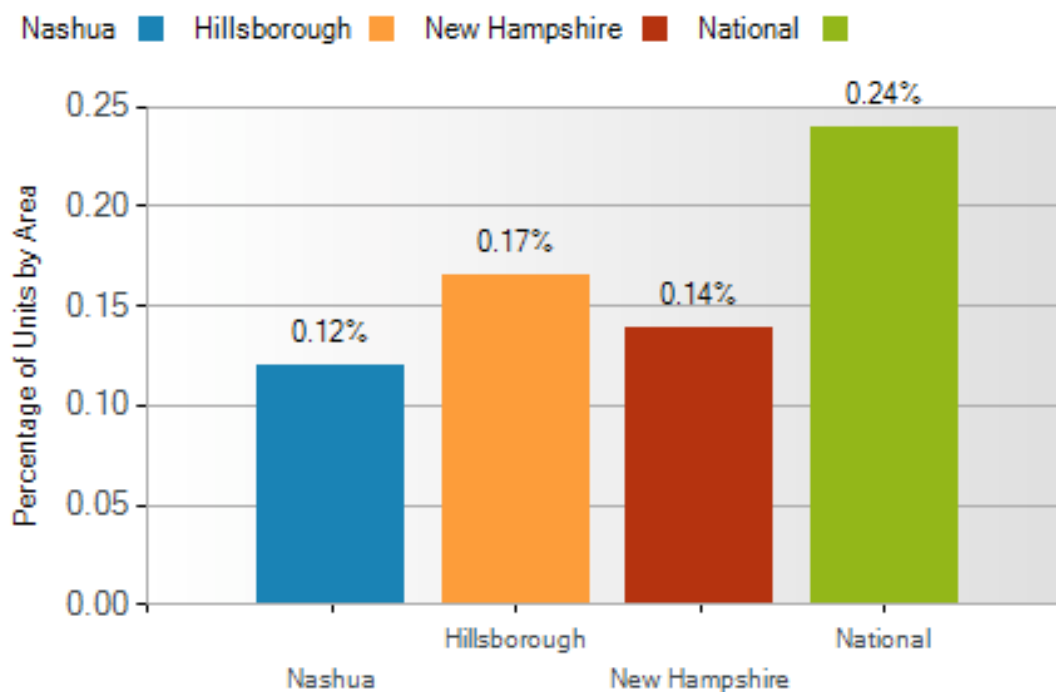
#### Home Sales Listings at 4/6/2010

Income Group	Number of Listings below Maximum	Lowest Single Family Home Offered	Lowest Single Family Home as a % of HUD Affordable HU	Affordable to HH with Income of	Percentage of Median
<b>Extremely Low Income ≤30% AMI</b>	20	\$29,900	42.60%	\$8,038	38.48%
<b>Very Low Income 30.1% -50% AMI</b>	8	\$74,000	63.26%	\$19,892	57.14%
<b>Low Income 50.1% -80% AMI</b>	25	\$119,900	64.06%	\$32,231	57.86%

Source: ESRI, Raveis Real Estate

The cost of housing relative to income led some buyers to take out questionable loans with "teaser" rates and adjustable rate mortgages. This in turn was a factor in the recent real estate troubles, evidenced by the rising rate of mortgages being placed into the process of foreclosure and in foreclosures.

### Foreclosure Rates in Nashua and Surrounding Geographies



Source: RealtyTrac 3-16-2010

One of the factors driving these housing prices over recent years has been the increase in the size of the average house. In 1970 the average home was 1,500 square feet. In 2001 it was 2,527 square feet. Moreover, the number of bathrooms, kitchen appliances and other amenities has also increased. Construction costs have also escalated, so that the combination of rising land costs, increasing size of homes, multiplication of amenities and the rising cost of construction have been reflected in the rising value of housing.

**Average Total Square Footage and 1993-2001 Change for U.S.**

	Total Square Footage		Percentage Change
	1993	2001	
All Housing Units	1,875	2,066	10.6
Single-Family Housing Units	2,278	2,527	10.9
-Single-Family Detached	2,337	2,553	9.2
-Single-Family Attached	1,799	2,373	31.9
Apartments	972	1,043	7.3
-In 2-4 Unit Buildings	1,198	1,393	16.3
-In 5 or more Unit Buildings	861	847	-1.6
Mobile Homes	975	1,062	8.9

Source: Department of Energy

In addition, those who secured their homes prior to 1995 were able to lock in lower housing costs. Purchasers since then have seen (until late 2007), a large growth in housing costs. One of the key factors in this has been the required revaluation of property by tax assessors to regularly reassess all property at full market value. The adjustments made to all housing valuations since 1995 (when courts nation-wide began forcing cities and towns to go to full market valuation for assessment purposes), have particularly impacted owners whose assessed housing values were artificially low.

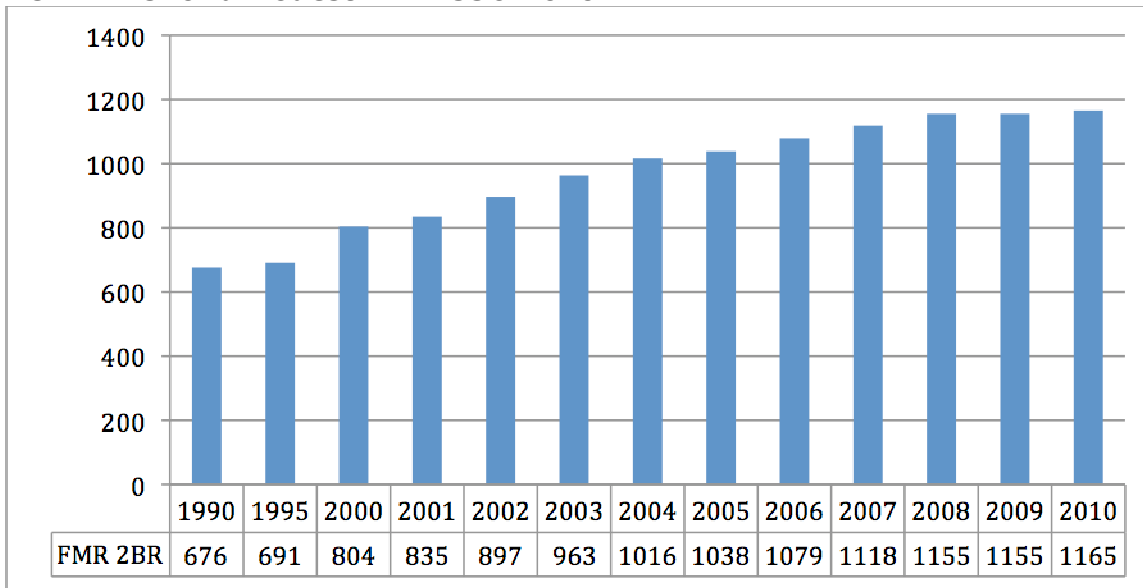
Any increase in housing valuation would result in an increase in taxes and insurance (which tends to track housing valuations). This impacts poorer households disproportionately, because it increases their cost of housing as a percentage of income and they benefit less financially from income deductions available to homeowners.

The groups most impacted are those on fixed or declining incomes, of which the elderly form the most significant segment. Although, in the last year, the recession has caused loss of jobs and in some cases reduction in salaries, wages and benefits, impacting the non-elderly in the workforce as well. The most recent CHAS/ACS data from 2008 demonstrates that the number of elderly and family households paying more than 30% of their monthly income for housing is high, particularly amongst small families. A significant proportion of the low-income elderly households in the City are also troubled by housing problems.

**Rental Affordability**

The real estate changes over the past 5 years are also reflected in the rental market. The following table illustrates HUD's own analysis of rent levels for modest housing affordable to households with incomes at or below 80% of median income.

### HUD FMRs for a Modest 2BR 1990-2010



Source: HUD FMR database

### 2009 Monthly Rental Maximums for Low Income HHs

	Median HH Income	80% Median Income	Monthly Max at 30% of Income	HUD FMR 2BR 2008	% Above/Below HUD 2BRFMR
Nashua	\$69,633	\$55,706	\$1,393	\$1,115	19.94%

*\*As the largest groups of people on PHA waiting lists in the region are people requiring a 2 bedroom unit, we have used the 2 bedroom as the comparative value.*

Source: ESRI, HUD FMR database

In addition, we examined the rental listings in a selection of the communities to see what was available as of April 6<sup>th</sup>, 2010.

### Rental Listings at 3/10/2010

	Listings 4-6-10 below Monthly max at 80% Median	Lowest 2 Bedroom Unit Rent Offered	HUD FMR 2BR 2010	Lowest rent available as a % of HUD FMR	Affordable to HH with Income of	Percentage of Median
Nashua	19	\$890	\$1,165	76.39%	\$35,600	51.13%

*\*Note that available units had to be within jurisdictional boundaries for this analysis, even though Federal vouchers can be used anywhere in the US.*

Source: ESRI, MyApartmentMap



## **2. Assessment of Units Currently Assisted**

Throughout the City of Nashua, there are many assisted housing units available to low and moderate income households. The New Hampshire Housing Finance Authority reports a total of 1,554 units (298 accessible) subsidized with funding from either the U.S. Department of Housing and Urban Development, USDA - Rural Development, or New Hampshire Housing through permanent financing or rental assistance payment mechanisms.

As discussed in the Public Housing Strategy (92.210) section below, the NHA has 662 public housing units and 853 housing choice vouchers.

The City of Nashua has supported, through its HOME funds, 57 rental units dedicated to low and very low income households.

During the five-year period covered by this Consolidated Plan, 310 units may be lost to expiring use. However, 27 of those units have the option to defer loan payment by preserving the units as affordable and meeting all terms of the HOME program.

## **3. Housing Market Influence on Use of Funds**

The profile of the Nashua population and estimations of those with housing problems and needs shows that housing cost-burden is the most prevalent housing problem, rather than physical substandard conditions. Projections for Nashua's population in 2014 show that the population growth is expected to slow while the proportion of low income and extremely low income are expected to stay the same. Combined with the increasing home price to income ratio, the number of cost burdened households in the City can also be expected to increase.

Between 2005-2009, new housing construction has declined. Through the HOME program, a small number of affordable housing units may be added to the housing stock. However the City must also take further measures to preserve existing rental and owner occupied units. Rehabilitation and other preservation tactics can also be effective.

Measures that can benefit both renter and owner households include the City enhancing affordable housing incentive zoning, such as density bonuses, that will help provide more housing choices for low and moderate income households.

Although Nashua's population is forecasted to slow its growth rate by 2014, this does not mean that the number of households with housing problems and needs will also stay the same or even decrease.

## **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

**1. Specific Housing Objectives**

The table below summarizes the specific housing objectives the City hopes to achieve over the five year period from July 1, 2010 to June 30, 2015.

<b>ACTIVITY</b>	<b>UNITS</b>	<b>GOALS</b>
Rental Housing	Housing Units	40
Construction of Housing	Housing Units	10
Rehab, LMI Owner-Occupied Homes	Housing Units	50
Homeownership Assistance, Counseling/Education	Households	50
Ensure Safe Sanitary Housing (i.e. Code Enforcement, Lead Hazard Control)	Housing Units	75

**2. Use of Resources for Housing Objectives**

The characteristics of the housing market will significantly impact how the City will direct its housing funds over the next five years. Specifically, the City intends to focus its resources on homeownership. Homeownership provides households with an opportunity to build equity and benefits the community by encouraging neighborhood stabilization. Further the City will place emphasis on ownership in high rental, low income areas to encourage income diversity.

**Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

Any public housing authority receiving HUD funds is required to submit a five year and annual PHA Plan to HUD each year after a public planning and hearing process. One of the requirements of the process is that the PHA Plan has to be coordinated with and approved by the local Consolidated Plan agency. Additionally this Consolidated Plan has to be developed with the assistance of the PHA. The NHA has participated in the development of this plan through attendance at meeting and by providing the required data within. Data was either provided from the NHA or taken from their 2008-2012 five-year plan.

The Nashua Housing Authority's (NHA) mission is: *The Nashua Housing Authority is committed to providing excellence in the management of the Authority by providing quality affordable housing and programs that empower residents to achieve upward mobility as originally intended under the Public Housing Program.*

The NHA Board of Commissioners prescribed the Authority's Mission Statement in 1987. The Mission Statement sets the Authority's goals and objectives. The Resident Advisory Board (RAB) has reviewed the goals and objectives.

*The RAB was formed by the Authority's soliciting participation from all public housing and Section 8 households. A new RAB was selected to serve. Both subsidized programs are represented. The NHA will always invite the Resident Commissioner to participate on the RAB.*

The following Table summarizes the number of NHA public housing units in the City as of April 2010.

<b>Federal Public Housing</b>	<b>Federal Housing Choice Vouchers</b>
662	853 HCV 40 Dedicated Single Room Occupancy

Of the above 662 public housing units, 188 are elderly, 221 disabled and 253 family designated units.

On January 9, 2009, NHA received HUD approval for the designation of the following developments for a five-year period:

**ELDERLY ONLY DEVELOPMENTS:**

Vagge Village (partial designation for elderly only) – 25 units  
Arel Manor (Elderly/Disabled portion) – 110 units  
Temple Street Manor -43 units  
Major Drive – 10 units

**NON-ELDERLY DISABLED ONLY DEVELOPMENTS:**

Vagge Village (partial designation for non-elderly disabled only) – 25 units  
Sullivan Terrace North – 96 units  
Sullivan Terrace South – 100 units

**Condition of Units, Restoration & Revitalization Plans**

NHA has been designated by HUD as a "High Performing Public Housing Authority", which streamlines the annual submission requirements. The overall condition of NHA's units is adequate. However, NHA recognizes investment is key to providing decent, safe housing.

The five-year NHA plan indicates approximately \$596,863 per year will be spent on physical improvements, for a total of just over \$16,000,000.

The estimated capital and operating projections of the NHA are documented in the table below as indicated in their five-year plan:

<b>Category &amp; Description</b>	<b>Planned Spending</b>
<i>General Physical Improvements</i>	\$16,094,500
<i>Management Improvements</i>	\$20,000.00
<i>Non-Dwelling Structures &amp; Equipment</i>	\$210,000
<i>Administration</i>	\$63,356
<i>Contingency</i>	\$73,913
<i>Operations</i>	\$169,783

Residents of the NHA noted on the annual PHAS resident surveys that their neighborhood appearances need improvement. The NHA will be strictly enforcing lease regulations within family developments regarding the upkeep of yard areas and issuing citations to residents found in non-compliance. In accordance with the NHA Residential Lease, residents will be subject to a graduated scale of charges for the removal of debris and rubbish when Maintenance staff are sent to clean yard areas, if not removed by the resident after receiving a yard citation to remove the debris and rubbish. NHA Public Housing management will plan Spring Clean-Up events at family developments and encourage residents to become involved with this process.

The Nashua Housing Authority will continue to provide housing that is decent, safe, sanitary and in good repair. At the same time they aim to be responsive to housing needs of the jurisdiction yet strive to be competitive with the local market for amenities and services. They will continue to provide safe and affordable housing to as many of their jurisdiction's extremely low, very low and low-income residents as possible.

### **Waiting Lists**

Public housing and housing assistance for low and moderate-income families in Nashua faces ongoing shortages. The Nashua Housing Authority reports that as of April 1, 2010, it had 1,926 families on its Public Housing waiting list, and another 3,182 on the Vouchers waiting list.

The 1,926 family waiting list for public housing translates into a four to five-year wait. For senior citizens the wait could be much longer, as long as five to seven years.

The tables below detail the characteristics of families on the NHA waiting lists:

<b>Housing Needs of Families on the Waiting List (PUBLIC HOUSING)</b>			
	# of families	% of total families	Annual Turnover
Waiting list total	1,926	100%	147
Extremely low income <=30% AMI	1,756	91.2	
Very low income (>30% but <=50% AMI)	150	7.8	
Low income (>50% but <80% AMI)	18	1	

<b>Housing Needs of Families on the Waiting List (PUBLIC HOUSING)</b>			
Families with children	589	30.6	
Elderly families	105	5.4	
Families with Disabilities	403	20.9	
Race/ethnicity white	1,772	92	
Race/ethnicity black	120	6.2	
Race/ethnicity Hispanic	492	25.5	
Race/ethnicity Other	34	1.7	
<b>Needs by Bedroom Size (Public Housing Only)</b>			
	# of families	% of total families	Annual Turnover
1BR + 0 BR	813	42.2	88
2 BR	745	38.7	25
3 BR	301	15.6	27
4 BR	53	2.8	7
5 BR	14	.7	0
5+ BR	N/A	N/A	N/A

<b>Housing Needs of Families on the Waiting List (SECTION 8)</b>			
	# of families	% of total families	Annual Turnover
Waiting list total	3,182	100%	121
Extremely low income <=30% AMI	2,878	90.5	
Very low income (>30% but <=50% AMI)	296	9.4	
Low income (>50% but <80% AMI)	4	.1	
Families with children	1,046	32.9	
Elderly families	286	9	
Families with Disabilities	995	31.3	
Race/ethnicity white	2,937	92.3	
Race/ethnicity black	180	5.7	
Race/ethnicity Hispanic	818	25.7	
Race/ethnicity Other	65	2	

## **Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

### **1. Strategy to Serve Needs**

The major focus of the agency has been on quality management of its programs, whether it is properties or vouchers and especially to ensure that turnover time is fast, so that vacancies are reduced and families on the waiting list can be housed quickly. Nashua Housing Authority strives to turn over vacancies in 10 days or less to applicants on its waiting list. The current rate of apartment turnover for FY 2010 is 5.5 days. Details of how the NHA will address the following needs can be found in their five-year plan: Shortage of affordable housing for all eligible populations; Families at or below 30% AMI; Families at or below 50% AMI; the Elderly; Families with disabilities; and Races or ethnicities with disproportionate housing needs.

### **Revitalization**

Although agencies with federal public housing have had the advantage of a regular stream of capital funding and have used this stream to modernize and maintain their public housing, Nashua Capital Needs are approximately 35 million dollars; therefore it is difficult for Nashua Housing Authority to compete in the market place. NHA plans to invest approximately \$16,000,000 over the next five years to rehab and revitalize public housing units.

### **Living Environment**

In addition to housing management and modernization, the NHA has also tried to identify needs for specialized housing and services, to support those who have needs which are not easily met in an independent living environment. Nashua Housing Authority works with area social service agencies and attends meetings regularly to address the needs of its residents.

## **2. City Support of Public Housing Activities**

The city has limited resources to assist the needs of the NHA and its clients, especially when compared with the needs of those who do not have access to affordable housing. However, as the quality of the living environment for residents is critical to the neighborhoods within which public housing is placed, the Agency will do everything it can to support revitalization efforts.

The City directly or indirectly supports a number of special services to public housing residents, as follows:

1. Police Athletic League programs
2. Girls Inc. Programs
3. Boys & Girls Club programs
4. Nashua Youth Council programs
5. Public transportation service
6. Head Start programs at Housing Authority sites

Examples of capital City expenditures benefiting public housing residents include modernization and expansion of schools (Dr. Crisp, Amherst Street), reconstruction of streets and sidewalks (Burke Street, Lake Street, and many others), and improvement of recreation facilities (Skateboard Park on Ash Street, Murray, Lyons, and Haines Street fields, the Heritage Rail Trail). The City also operates neighborhood housing improvement programs in areas near public housing.

The City monitors Housing Authority efforts through a number of means, including Housing Authority Commission membership of an Alderman, liaison through the Mayor's office, receipt of regular reports, and interaction with staff at various levels. Residents participate in a number of ways that affect the management of public housing in Nashua. Residents are formally surveyed and public hearings held for their input into the Capital Fund Program. Many of the activities listed above reflect the preferences of residents, based on participation levels and feedback.

The Authority has previously overseen the sale of 54 units to residents, sale of a condominium unit to a resident, and the purchase and rehabilitation of a two-family home in cooperation with the City.

## **3. Troubled Designation**

Nashua Housing Authority is not designated as a troubled agency and there are no indications that it has been performing poorly, in fact it is designated as a high performer by HUD.

## **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1.Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

2.Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is

substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

### **1. Public Policies Affecting Affordable Housing**

Nashua, as the central city of a metropolitan area, has historically been the location of modest and affordable housing in the region. This stems from its early days as a mill town, while surrounding communities retained their primarily agricultural base.

Currently, there is still the dramatic difference in the characteristics of housing in Nashua compared to its region. Census data show that Nashua has 54% of the multi-family housing in the region, 56% of all duplexes, and 62% of the renter-occupied units. Further, the City has 13% of all the renter-occupied units in the State.

Although Nashua has a higher concentration of rental units and multi-family housing, a gap still exists between demand and supply of affordable units. When one examines households that are at or below 80% of median income, it becomes clear that the number of affordable housing units is limited. For a family of four in Nashua to pay 30% of its income for housing, the cost of the home cannot exceed \$187,174. As of this writing, only 53 of the more than 300 single family home for sale meets that criteria. However, thirty-one of these have fewer than three bedrooms. Almost one-half of the 175 condominiums available are in an acceptable price range; only twelve have more than two bedrooms.

The Housing Needs Analysis shows that the most dominant problem facing households in Nashua is the cost burden of housing. 14% of the City's households are paying more than 50% of their income for housing. If one looks at those with incomes below 30% median, the percentage rises to 59%.

There are little to no public policies affecting the limited availability of affordable housing. However, there are a few examples of barriers that do exist. Due to current economic downturns, many families have opted to house multiple households in one unit. Nashua does not restrict the number of related persons in one dwelling unit and there can be up to three unrelated people. The City's most affordable housing, namely rental, is coterminous with the inner city where the housing is dense, the population is predominately low-income and open space is limited. Parking in higher density areas or for homes with large families is a problem as there is no place to park on site, especially overnight due to a city wide ban on overnight parking (not a zoning or planning ordinance).

### **2. Strategy to Remove or Ameliorate Barriers**

Property costs in Nashua, although increasing rapidly with the overall market, remain lower than those of all of its neighboring towns and most communities in the region. Property taxes are comparatively low and the City has historically encouraged diverse uses of land.

Nevertheless, the cost of affordable housing production remains high in the Nashua market. As a result, the City continues to work to eliminate barriers that may limit the production or feasibility of affordable housing construction that are within the capacity



of local government to address. In 2006 the City adopted a new land use code that includes inclusionary zoning, which provides density incentives for projects where the applicant consents to designate some number of units as affordable.

## HOMELESS

### Homeless Needs (91.205 (b) and 91.215 (c))

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

#### Homeless Needs

The Greater Nashua (GNCOC) is the primary decision making group that manages the overall planning effort for the entire CoC. The communities served by the CoC include Nashua, Brookline, Amherst, Hollis, Merrimack, Milford, Mont Vernon, Hudson, Litchfield and Mason.

The problems of homelessness are complex, but the state, regional and local agencies that fund services for many homeless families and individuals, categorizes the root causes as:

- *structural issues* such as high housing costs or low household income
- *personal issues* such as mental illness, substance abuse or other physical and mental disabilities, and/or
- *social policies* such as the availability and effectiveness of assisted housing, mental health programs, substance abuse treatments, and other service interventions.

For virtually all homeless individuals and families, decent, safe, affordable housing is a critical step in ending homelessness. In some cases, this is their only need. However, often, in addition to affordable housing, homeless families and individuals also need supportive services to make the transition to independent living or to deal with other problems, including substance abuse or mental illness. Finally, in order to maintain themselves, these individuals and families may require assistance with childcare, transportation, life skills, job training and other basic life skills.

In addition, the continuing loss of affordable housing, the foreclosure crisis, in conjunction with the significant growth in unemployment, underemployment and low paying jobs, has exacerbated the problem of at-risk homeless individuals and families. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. Young families and young adult individuals are living with other family members and are likely to be displaced due to family issues or the need of the primary occupant to rent the room that the at-risk household is living in. The increase in unemployment and underemployment has caused a significant rise in the homelessness among individuals and families with long-term work histories. Finally, expiring use properties continue to increase the risk of homelessness for existing tenants as well as remove a source of future affordable units from the market. In addition to those properties in Nashua that have already been removed through expiring uses, additional expiring use properties that will come into play over the next five years contain 310 units. Of those, 27 have the option to defer loan payment by keeping the units affordable.

From a financial standpoint, the households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems and people leaving prison.

In order to address this at-risk population, there is a need for long-term permanent affordable housing and supportive transitional and permanent housing for the sub-populations that are over-represented among the at-risk and homeless. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness within the City.

On January 27, 2010, The GNCOC, in accord with the Continuum of Care planning process, conducted its annual point-in-time survey of its homeless population. Based on this census, it was determined that the number of homeless persons totaled 334.

The data on the homeless is in the CPMP file *needs.xls* in Appendix C.

## **Priority Homeless Needs**

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its

Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

**1. Homeless and Homeless Prevention Priorities**

The GNCOC identified individuals and families (both sheltered and unsheltered), who were homeless on January 27, 2010 using a one night census of both sheltered and unsheltered homeless people, along with documentation from administrative records. The full results of the census and records analysis are in Tables 1 and 2 of the CPMP file *needs.xls* homeless tab/sheet in Appendix C.

The Continuum of Care process identified 236 households (211 sheltered and 25 unsheltered) and a total of approximately 334 people, who were homeless at a single point in time based on the one-night census of both sheltered and unsheltered homeless conducted in 2010, with further documentation from administrative records. In addition, it was reported from other sources that there were likely additional persons from Nashua were placed in motels outside of the CoC area and thus were not included in the count. The Continuum used the following definitions for emergency and transitional housing:

Emergency Shelter: "A supervised public or private facility designed to provide temporary living accommodations to persons (individuals and families) who lack a fixed, regular and adequate nighttime residence, for which they pay no rent or fees". Given HUD's definition, families placed by the state in motels are being counted as in emergency shelter. However, the Continuum deems this a completely inappropriate response to family homelessness and these families are a top priority for relocation to more appropriate settings.

Transitional Housing: "A longer-term residence (up to 24 months) for individuals or families coming from emergency shelters, or having no fixed, regular nighttime residence". These programs are designed to offer appropriate case management and supportive services to prepare residents for transition to permanent housing and independence in the community. Residents may pay program fees.

This annual 'point-in-time' update serves as the data source for completion of the "Current Inventory in 2009" section of the *HsgNeeds* Table in *needs.xls*. This update will be coordinated by the planning group. The methods used to collect the data were on the ground counting and surveys of police departments. The day of the point-in-time count, staff and other participating agencies conducted a follow-up phone survey to verify that all information concerning shelter, transitional and permanent supportive housing inventory was accurate as of February 2010. The information for the "Under Development" column was determined through a review of fully funded projects to be targeted to homeless people.

The GNCOC will determine the annual inventory, based upon a 'point-in-time' survey in the last week of each January from 2011 through 2015. They will use the same methodology as before, to gather information about the inventory of housing data and service data.

The CPMP *needs.xls* documents the status of homeless individuals and families in accord with the annual 'point-in-time' survey and details the choice of priority needs and allocation priorities based on acceptable HUD standards.

The Continuum of Care application articulates its homeless and homeless prevention strategies, based on the data collected, its consultation with homeless assistance providers, homeless persons and other organizations collecting and analyzing relevant information. These strategies include the ongoing development and maintenance of a funnel-shaped continuum, beginning with outreach and assessment efforts, aimed at identifying homeless in the community and assessing their needs; connecting them to their most urgent shelter and service needs; assisting them to transition from emergency shelter to transitional, permanent supportive or independent housing; and aggressively pursuing methods and strategies to prevent homelessness—both for the chronic homeless and for those at risk of homelessness.

## **2. Chronically Homeless Persons**

In addressing the needs of the chronically homeless, there is a multi-pronged approach; prevention, aggressive outreach, assessment and case management, mainstreaming benefits and resources and housing. Housing must be linked to stabilization and community-based services that will ensure successful tenancies. Permanent supportive housing is a high priority for the chronically homeless population.

## **Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

### **Summary of Existing Facilities and Services**

The City has opted to use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement. The charts are attached in Appendix C.

## **Homeless Strategic Plan (91.215 (c))**

1.Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

2.Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons

make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3.Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

4.Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5.Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

## **1. Homelessness**

The ultimate goal in providing shelter for homeless households is to maximize those who are able to secure and maintain themselves in permanent housing. There are approximately 242 transitional housing units in the GNCOC area. The members of the GNCOC recognize that emergency shelter and transitional housing do not meet the needs of our City’s homeless individuals and families. The GNCOC is putting all of their planning efforts into permanent supportive housing and estimate the need for 204 more beds in the next 5 years. However, the GNCOC continues to increase access to affordable permanent housing by making certain that service providers have access to information regarding available permanent units and/or subsidies to make these units affordable. The GNCOC’s work in expanding community-based services increase the opportunities for people to feel comfortable making that change to permanent housing, knowing that there will be necessary supports available, should they need them. The *Greater Nashua 10 Year Plan to End Homelessness* set the following goals:

### **Goal One: Prevent Homelessness Whenever Possible**

The most economical and humane strategy for addressing homelessness for those at imminent risk is to prevent it in the first place. Providing one-time or short-term rent or mortgage subsidies, legal assistance, and housing placement services are critical in order to reduce the high cost of providing services care and to eliminate the disruption that results when people become homeless.

### **Goal Two: Re-House People When Homelessness Cannot be Prevented**

When it is not possible to prevent individuals and families from becoming homeless, the next goal is to re-house those individuals and families as quickly as possible.

Housing placement services is a critical step for the care and welfare of those experiencing homelessness.

**Goal Three: Provide Wrap-Around Services that Promote Housing Stability and Self-Sufficiency**

Once clients are in housing, a key strategy for addressing homelessness is allocating resources and providing support services to stabilize the housing environment and encourage households to maintain housing.

The GNCOC's 10-Year Plan to End Homelessness was recently revised to include a simple, six-page document that outlines HUD's goals for Continuum of Care, as well as the GNCOC's action steps in the quest to end homelessness. Specific goals of the 10-year Plan and the action steps can be found in those documents on the GNCOC's website, [www.nashua-coc.org](http://www.nashua-coc.org). Additionally, the action steps are attached in Appendix B of this Plan. The City supports ending homelessness by supporting many of the agencies cited as the lead implementers. Such as Bridges, Harbor Homes, Inc. and the Nashua Soup Kitchen and Shelter.

**2. Chronic Homelessness**

The strategies identified are central to the focus of addressing chronic homelessness. Chronically homeless individuals are likely to also suffer from the effects of substance abuse and/or mental illness. A national homeless study conducted by the National Coalition for the Homeless indicated that 25% of the homeless suffer from mental illness and that 60 % of homeless individuals are drug dependent.

A cornerstone in the eradication of chronic homelessness is the provision of permanent supportive housing. For long term success, the GNCOC realizes that it must expand the base and increase the capacity of current homeless housing providers to create and operate housing for this population. The second way to achieve success is to engage the larger affordable housing community to incorporate chronically homeless housing in their own housing plans. Finally, increases in rental subsidies that are teamed with supportive services are a priority. The GNCOC published a "Toolkit" which provides resources and guidance to those at risk of becoming homeless. The *Toolkit* includes a crisis services map, apartment search information, clothing and household items list, food resources, food stamps, direction to financial resources, legal assistance and other items. There are 42 agencies listed in the *Toolkit* who provide support services to homeless and those at risk of homelessness.

**3. Homelessness Prevention**

The breadth of the population dealing with the potential of homelessness has grown. Agencies throughout the area have seen an increase in those with long-term work histories at significant risk of losing their housing, due to unemployment and underemployment. There has also been an increase in family homelessness. Food pantries note an increase in those using their resources. An increasing number of households have been at risk of foreclosure, either as part of the sub-prime loan crisis or due to economic hardship. Nashua currently has a 12% foreclosure rate.

#### 4. Institutional Structure for Homelessness

The primary decision-making group is the GNCOC, whose mission is threefold: (1) To foster and promote comprehensive, cohesive, and coordinated approaches to housing and community resources for homeless persons and families; (2) To identify and address service gaps and risk factors in the community; and (3) To prioritize unmet service needs to develop and oversee a system of prevention, intervention, outreach assessment, direct care and aftercare for homeless individuals and families coordinates. The GNCOC identifies the following agencies that will assist in carrying out the homeless strategy:

Non-Profit Organizations	
Adult Learning Center	Nashua Pastoral Care Center
Big Brother/Big Sister	Nashua Red Cross
Bonnie CLAC	Nashua Soup Kitchen & Shelter
Boys & Girls Club	National Alliance on Mental Illness
Bridges	Neighborhood Housing Services of Greater Nashua
Caregivers	New Hampshire Catholic Charities
Community Council of Nashua	New Hampshire Coalition to End Homelessness
Corpus Christi Emergency Assistance Resources	New Hampshire Legal Assistance
Gateway Community Services	Norwell Home
Greater Nashua Interfaith Hospitality Network	Salvation Army
Harbor Homes	Share (Milford)
Keystone Hall	Southern New Hampshire HIV/AIDS Task Force
Lamprey Health Center	Southern NH Medical Center Access Team
LinkAbilities	Southern NH Rescue Mission
Public Organizations	
Child and Family Services	NH Housing Finance Authority
City of Nashua, Division of Health and Human Services	State of NH, Service Link
City of Nashua, Mediation Program	State of NH Department of Employment Security
City of Nashua, Police Department	State of NH Department of Health and Human Services
City of Nashua, Public Library	State of NH, House of Representatives
City of Nashua, School Department	Town of Merrimack, Welfare
City of Nashua, Urban Programs	Town of Milford, Welfare
City of Nashua, Welfare Department	U.S. Department of Housing and Urban Development, Manchester field office
Congressman Hodes Office	Veteran's Administration
Nashua Housing Authority	
Private Industry	
Greater Nashua Chamber of Commerce	Merrimack County Savings Bank

#### 5. Discharge Coordination Policy

The Continuum of Care which serves the homeless in the area, has adopted formal discharge protocols for facilities discharging people from foster care, health care, mental health care and correctional facilities. Information provided by the GNCOC from their 2009 SuperNOFA application states the following:

Foster Care: Future planning for children 16 and older (or younger if in state guardianship) includes: adult living preparation, educational and career planning, employment options, vocational training programs, adult connections and/or mentors, family supports, medical coverage, and adult housing options or alternatives that are safe and affordable. According to the Bureau of Homeless and Housing Services

(BHHS), shelters and McKinney-Vento funded transitional and permanent housing programs are not appropriate housing for this population. DCYF Aftercare Services is a voluntary program that provides continued planning and support for eligible young adults between the ages of 18-21 formerly in DCYF/DJJS foster care. This program offers a range of supports and services designed to assist young adults in reaching their educational, employment and personal goals including limited services and funds for housing and related expenses. This Discharge Planning Protocol is understood and agreed to by the BOS and the systems of care in the CoC.

**Health Care:** A revised Homeless Prevention Discharge Plan was adopted by both the Discharge Planning Committee and the DHHS Commissioner in March 2007. Members from various health care providers were represented. A protocol was established as part of the plan that calls for health care providers to communicate with homeless outreach services and housing resources and to provide human services resource packets for distribution to patients who are homeless upon admission and/or identified as at risk of homelessness upon discharge. According to the Bureau of Homeless and Housing Services (BHHS), shelters and McKinney-Vento funded transitional and permanent housing programs are not appropriate housing for this population. This Discharge Planning Protocol is understood and agreed to by the BOS and the institutions and systems of care in the CoC.

**Mental Health:** Development of an individualized discharge plan is initiated by the assigned treatment team upon admission and modified to reflect new data throughout the treatment planning process. The patient/legal guardian, family and significant others, as well as relevant outpatient providers, are included in the development and implementation of the discharge plan. It is designed to facilitate a smooth transition of the patient from the Hospital to home, community or other facility in a manner that will minimize delays in discharge and offer a continuum of care between the Hospital and anticipated care providers. Discharge planning shall be conducted in accordance with all federal, state and regulatory requirements. The discharge plan shall address the patient's housing preferences, level of care needs, accessibility to services and affordability. Discharge to homeless shelters, motels and other non-permanent settings shall be avoided to the maximum extent practicable. According to the Bureau of Homeless and Housing Services (BHHS), shelters and McKinney-Vento funded transitional and permanent housing programs are not appropriate housing for this population. The Administrator, Community Integration, under the direction of the Medical Director, oversees this process. This Discharge Planning Protocol is understood and agreed to by the BOS and the institutions and systems of care in the CoC.

**Corrections:** The Department of Corrections has a formal protocol in place for parolees. The protocol includes inmates developing a formal discharge/parole plan, residing in an on-site transitional housing facility and accessing Department Halfway Houses upon release. DHHS has entered into a Memorandum of Agreement with the Department of Corrections regarding Medicaid eligibility determination at least 90 days prior to an inmate's release. According to the Bureau of Homeless and Housing Services (BHHS), shelters and McKinney-Vento funded transitional and permanent housing programs are not appropriate housing for this population. This Discharge Planning Protocol is understood and agreed to by the BOS and the institutions and systems of care in the CoC.



## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

#### 1. Non-Housing Community Development Needs

Although HUD's Consolidated Plan format requires significant analysis related to housing and homelessness, non-housing community development needs are a high priority to the City. Activities which help to cultivate economic opportunities through participation in the creative economy, improve the quality of life in the neighborhoods and make Nashua a desirable place to live are highlighted throughout this Plan. With these conceptual goals in mind, the City of Nashua anticipates using CDBG funding to support programs to:

1. Provide training, education, and employment opportunities to help expand Nashua's workforce, particularly by lifting low-income and moderate-income residents into stronger positions in the evolving economy. Particular emphasis will be placed on programs that cultivate entrepreneurship and microenterprise as well as those that create opportunities for larger-scale job creation through site assembly, environmental remediation, historic preservation, building rehabilitation, infrastructure development, technical assistance, and assistance to businesses.
2. Strengthen, preserve, and enhance the physical character of and quality of life in Nashua's neighborhoods, including the housing stock, and the public infrastructure and facilities, with particular emphasis on low to moderate income neighborhoods, potential NRSA, and those areas that benefit all residents of this primarily low-income and moderate income City. Priorities will be placed on projects that improve streets and transportation infrastructure, install sidewalks and provide for pedestrian safety, redevelop parks, plant trees, and create new parking facilities in these neighborhoods. In addition, code enforcement for existing residential buildings will be emphasized, so deteriorating properties do not have a detrimental

influence on the neighborhoods. Finally, homeownership programs will be supported to help improve community stability by increasing homeownership rates in Nashua.

3. Continue to build the capacity of residents to empower themselves to help strengthen their community, address problems, and develop pride in their City. Public service activities that strengthen neighborhood organizations, provide employment, skills, and homebuyer training, and offer leadership opportunities to youth will be emphasized.

### **Neighborhood Impact Initiative**

Consistent with these priorities, the City of Nashua is launching a Neighborhood Impact Initiative to target resources in areas where more than 51% of residents are low or moderate-income and where significant deterioration has led to limited private investment and declining property values. This comprehensive program will help stabilize and revitalize neighborhoods through the concentrated investment of staff and financial resources from all City departments. Activities will include improvements to neighborhood facilities, parks, and infrastructure through the Division of Public Works, enhanced inspections by officials from the Code and Building Departments, coordinated actions by public safety departments, and significant capital investment to enhance the appearance of the targeted area. Similar to the goals of HUD-designated Neighborhood Revitalization Strategy Areas (NRSAs), the City will concentrate resources in target areas, in the hopes of maximizing the value and impact of its actions and expenditures. Consistent with the Master Plan, particular focus will be paid to the commercial centers and public squares within CDBG-eligible neighborhoods, where impacts will be felt by the broadest possible cross-section of neighborhood residents. The program will be seeded with CDBG funds, along with portions of other funding including City general funds for streets and sidewalk improvements, housing rehabilitation and lead hazard control funding, economic development incentives, and grant-funded policing initiatives.

## **2. Basis for Assigning Priorities**

The priorities for individual Community Development needs identified in this plan are derived from the input obtained from numerous outreach efforts, surveys, and consultations used to identify community needs and establish this Consolidated Plan's priorities. Prioritization also takes into consideration feasibility of projects, impact of the costs of larger projects on other priorities, the anticipated funding levels for the CDBG program, and other sources of funding that may be available to address established needs.

Activities which are labeled as "High" priorities in the tables below and elsewhere in this plan are those which will receive Consolidated Plan funding from the City's formula grants over the next five years. Activities which are identified as "Medium" priorities are those which will likely receive Consolidated Plan funding if the applicable formula grants to the City of Nashua are increased during the next five years and may also receive funds if particularly strong projects are identified. Activities that receive a "Low" priority will only receive Consolidated Plan funding over the next five years if there are no "high" or "medium" activities identified. A "Low" rating does not necessarily diminish the importance of these activities or indicate that there is no need for them in Nashua. Many activities that are assigned a "Low" priority for CDBG funding are nevertheless important needs for the community or high priorities for other sources of funding. Some activities receive "Low" ratings if the funds that are potentially available under the Consolidated Plan programs would be insufficient to

have a meaningful impact on these needs or adequately funding them would result in minimal output or outcome accomplishments relative to the amount of funds expended at the expense of other priority programs.

The chart below, titled "Priority Community Development Activities" (consistent with Table 2B) summarizes the City's general non-housing community development priorities. The chart is a HUD-produced list of all non-housing community development activities that are potentially eligible for CDBG funding. It is extremely difficult to quantify and determine the cost of the unmet need for most of these activities. Also, the City utilizes other resources (City Capital or General Revenue) to fund many of these activities such as sidewalks, tree planting, fire stations, public services, etc. We have not attempted to determine the scope of the unmet need or to determine how much it would cost to fund the unmet need. In all cases, the unmet need for these services and activities greatly exceeds the available resources.

Table 2B  
Priority Community Development Needs

Priority Need	Priority Need Level	Estimated 5 Year Goal
Clearance and Demolition	Medium	\$ 40,308.00
Clearance of Contaminated Sites	Medium	\$ 80,616.00
Public Facilities (General)		\$ 604,625.00
Senior Centers	Low	
Handicapped Centers	Medium	
Homeless Facilities	Medium	
Youth Centers	High	
Neighborhood Facilities	Medium	
Health Facilities	High	
Parks and/or Recreation Facilities	High	
Non-Residential Historic Preservation	Low	
Infrastructure (General)		\$ 806,166.00
Street Improvements	Medium	
Sidewalks	Medium	
Public Services (General)		\$ 604,625.00
Youth Services	High	
Substance Abuse Services	Medium	
Health Services	High	
Tenant Landlord Counseling	High	
Economic Development (General)		\$ 725,550.00
C/I Land Acquisition/Disposition	Medium	
C/I Infrastructure Development	Medium	
C/I Building Acquisition/Const/Rehab	Medium	
ED Assistance to For-Profit	High	
ED Technical Assistance	High	
Micro-enterprise Assistance	High	

### **3. Obstacles to Meeting Underserved Needs**

The primary obstacle to meeting the City of Nashua's non-housing community development needs is funding. The lack of available funds severely limits the levels of accomplishment that are possible and in many cases forces difficult choices among priorities.

Economic Development activities are often measured in terms of job creation. Meeting the City's employment needs is particularly difficult given that current state of the economy. The importance of supporting existing businesses and cultivating a climate that is favorable to business becomes a priority. As a result, employment opportunities will exist for low and moderate income individuals.

### **4. Long Term and Short Term Goals**

All proposed and projected accomplishments throughout this plan are five-year goals based on the presumption of a certain level of annual funding and are subject to the availability of funds. The totals listed do not necessarily reflect unique persons served since many activities will continue to serve ongoing needs of the same individuals for more than one program year. Accomplishments may change if funding is reduced or increased during the five year planning period. The objectives noted below are non-housing community development needs.

#### **Economic Opportunities**

The City plans to cultivate economic opportunities, improve the quality of life in neighborhoods, and promote a vibrant and sustainable economy, particularly for residents and businesses in low and moderate income areas of the community. With these goals in mind, the City of Nashua anticipates using CDBG and other funding sources to support programs to:

- Provide technical assistance to businesses, including Best Retail Practices, and a workshop series designed to stimulate the growth of new enterprises and strengthen existing businesses to encourage job creation and retention.
- Cultivate entrepreneurship and microenterprise development, including technical assistance and micro-credit loan capital.
- Increase the City's value through infrastructure investment, including Downtown Nashua and LMI neighborhoods. Major economic development plans include the Broad Street Parkway and the Riverwalk. Priorities will be placed on facades, streetscape and sidewalk improvements, traffic calming measures, and pedestrian-scale lighting promoting pedestrian safety. Beautification efforts will include tree planting. Neighborhood impact teams will also be utilized.
- Target, assess, and undertake redevelopment efforts to clean-up contaminated sites, and abandoned/underutilized property.
- Continue to promote a vibrant and sustainable economy that will empower and promote the self-sufficiency of low and moderate income individuals.

The following table summarizes the City of Nashua's priority economic development needs:

Obj #	Specific Objectives	Performance Indicators	Five-Year Goal
EO-1.1	Improve the economic well being of Nashua's LMI individuals through job creation & retention	# of jobs created or retained	60
EO-1.2	Stimulate the growth of new enterprises, including micro-enterprises	# of businesses assisted	50
EO-1.3	Reclaim brownfields and other abandoned or underutilized sites	# of sites remediated or redeveloped	10
EO-1.4	Enhance job skills of LMI individuals	# of individuals trained	150
EO-3.1	Enhance the vitality of neighborhood business districts and Downtown Nashua	# of improvement projects	5

### Local Infrastructure & Strengthening Neighborhoods

Over the next 5 years, these activities will serve to enhance and promote the historic and cultural character of Nashua's neighborhoods and provide a high quality of life for current and future generations. By enhancing the appearance, pedestrian amenities, and distinctiveness of its neighborhoods, Nashua will foster a sense of solidarity and pride among residents, thereby strengthening community bonds, reducing behaviors such as crime and littering, and encourage residents to become involved in protecting the character of their neighborhoods. Stronger neighborhoods will also result in higher and more stable property values, fewer abandoned and derelict buildings, and a reduction in property tax delinquency.

Obj #	Specific Objectives	Performance Indicators	Five-Year Goal
SL-3.1	Enhance the character of existing neighborhoods and revitalize older ones	# of neighborhood projects	3
SL-3.2	Improve quality of life issues contributing to neighborhood blight	# of properties addressed on a spot basis	3
SL-3.3	Improve the quality/increase of public improvements that benefit LMI individuals	# of infrastructure projects completed	5
SL-3.4	Provide LMI residents with accessible open space, from neighborhood playgrounds to large scale regional parks	# of parks/green space projects completed	10
SL-3.5	Ensure neighborhoods have access to schools, community centers and open space via sidewalks or trails	# of sidewalk, parking, trail, etc projects completed	5

### Community Facilities and Public Services

The primary goal of these activities is the empowerment of low-income and moderate income residents. These activities provide residents with skills, stability, and core resources to help clients develop self-sufficiency and independence. Participants in these programs will be better able to complete education, obtain and retain employment, purchase or rent permanent housing and meet basic needs improving their overall quality of life. Some activities are also aimed at improving the capacity and capabilities of neighborhood associations and other organizations. While these activities will measure their outcomes by the accomplishments of the clients served, their success may not be reflected in overall statistics for the community as new immigrants and others move in with similar needs. The totals listed do not necessarily reflect unique persons served since many activities will continue to serve ongoing needs of the same individuals for more than one program year.

Obj #	Specific Objectives	Performance Indicators	Five-Year Goal
SL-1.1	Improve the quality/increase the quantity of facilities that serve LMI individuals	# of public facilities built or rehabilitated	25
SL-1.2	Improve the quality/increase the quantity of facilities that benefit LMI teens/youth	# of public facilities dedicated to youth built or rehabilitated	20
SL-1.3	Improve services for all LMI individuals	# of individuals served	25,000
SL-1.4	Improve services for LMI youth & teens	# of youth participating in programs	10,000

### Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

Most activities undertaken by the City with CDBG and other federal and state funds for low income families are efforts to reduce persons in poverty and improve the quality of life for Nashua residents, either directly or indirectly. Staff also works in partnership with citizens, other City departments and the public and private sectors to accomplish its goal of reducing poverty.

CDBG programs which directly influence the household income level include: job training, job counseling and placement, education and business development. In the near future and possibly for the next five years, the focus will be on job development and economic stabilization.

CDBG programs that may indirectly influence the impact of household living by those at or below the poverty level, by reducing other costs include, affordable housing, energy efficiency, public transportation and health care assistance.

In the near future and possibly for the next five years the City will be funding the following indirect activities:

- Revitalization and economic development activities
- Housing rehabilitation including energy efficiency improvements
- Transportation assistance
- Health services – both physical and mental

In so far as most households being provided housing assistance end up with a reduced level of cost, they are more able to allocate their scarce resources to other needs such as nutrition, education and other activities which can help lead them out of poverty.

## **NON-HOMELESS SPECIAL NEEDS**

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

#### **1. Priorities and Objectives of Non-Homeless Special Needs**

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, victims of domestic violence, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

The city is aware of the needs of special populations and is committed to supporting initiatives which target these populations. As part of its strategy, through its rehabilitation programs, the City has provided assistance to a variety of programs that provide shelter and support services to low income households, who also may either health issues, substance abuse and/or mental health concerns are victims of domestic violence or are physically or developmentally disabled.

#### **2. How Funds will be used to Address Identified Needs**

The approach to addressing the needs posed by these populations has changed over the past twenty years. In response, a variety of public and private sector resources

are available to address some of the current approaches to housing and service needs for these groups. These resources are limited and insufficient to meet all the needs identified. The members of these subpopulations frequently require assistance from multiple sources in order to succeed in daily life.

In addition to the availability of federal public housing and other federally assisted housing programs for the elderly (primarily Section 202) and for the disabled, there are affordable elderly developments, both congregate and independent, financed by the NH Housing Finance Authority at the State level. The City is also serviced by the Nashua Housing Authority and private non-profits who support the elderly. Programs implemented to meet the needs of elderly residents include subsidized housing; adult day care; home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care and financial issues; social activities and coordination services for the disabled elderly.

The number of adults with mental illness or developmental disabilities, who are treated in institutions, has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. Non-profits are the primary service systems for providing services and housing (through the use of state and private funding), to these populations.

At the level of local government, the City has a Public Housing Authority, non-profit agencies and City departments, all which concentrate at least some of their services on these populations, utilizing funds from various private, state and federal sources. HOME funds can be used for providing assistance in the acquisition, development and rehabilitation of supported housing. In addition, local and regional non-profit organizations, typically administer programs targeted to these populations, some of which are funded through the state agencies listed above and others which are funded with federal resources or through public and private grants or a combination of these sources.

The City of Nashua is not a formula grantee for the HOPWA (Housing Opportunities for Person with AIDS) Program; therefore it is not a required submission of this Consolidated Plan. However, the City of Nashua is the recipient of a 2009 \$1,430,000 Tenant Based Rental Assistance HOPWA (Housing Opportunities for Person with AIDS) competitive grant, with the sponsors being the Southern NH HIV/AIDS Task Force and Harbor Homes, Inc. The HOPWA Competitive Program is a national competition to select model projects or programs that address the specific needs of persons living with HIV/AIDS and their families in innovative ways. Since 2001, Appropriations Acts have required that priority be given to the renewal of expiring competitive grants that have successfully undertaken permanent supportive housing projects. Over a three year period the grant program will provide long-term rental subsidies and supportive services for 31 low-income individuals and families living with HIV/AIDS in Greater Nashua. Additionally, Harbor Homes, Inc. is the recipient, with the Southern NH HIV/AIDS Task Force as the sponsor for a Short Term Rent, Mortgage and Utility HOPWA grant. Over a 3-year period, this program provides \$500,457 in emergency financial assistance to prevent eviction, foreclosures and utility disconnect, as well as supportive services for low-income individuals and families with HIV/AIDS residing in Greater Nashua.



## **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1.Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2.Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3.Describe the basis for assigning the priority given to each category of priority needs.

4.Identify any obstacles to meeting underserved needs.

5.To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6.If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

### **1. Estimated Number of Persons Requiring Supportive Services**

See the Needs.xls Table in the CPMP. In summary, these tables indicate a significant need for housing and a significant need for supportive services.

### **2. Priority Housing and Supportive Services**

The table on the following page (consistent with HUD Table 1B) outlines the estimated populations of persons in various identified categories who may have special needs for housing and supportive services in Nashua.

Special Needs - Non-Homeless Populations  
Housing & Supportive Services  
Consistent with Table 1B

Category	Estimated # of individuals with Housing & SS Needs	Priority Level
Elderly	1,690	HIGH
Frail Elderly	1,435	MEDIUM
Severe Mental Illness	3,500	MEDIUM
Developmentally Disabled	855	MEDIUM
Physically Disabled	1,070	MEDIUM
Alcohol/Drug Addictions	425	MEDIUM
HIV/AIDS	100	LOW

\*Source 2009 CHAS data, GNCOC, State of NH

### 3. Basis for Assigning Priority

The priorities above are a reflection of housing market conditions, the GNCOC's 10-Year Plan to End Homelessness, and the relative severity of needs. Priority needs with low or medium levels shall not be interpreted to diminish the importance of assisting these populations. Rather, the priority level is a reflection of how CDBG and HOME funds will be used to address the issues. In most cases, a low or medium priority level is an indication that other agencies are targeting their resources to the issues.

### 4. Obstacles to Meeting Underserved Needs

Adequately serving the needs of elderly and frail elderly is a substantial challenge. Affordability is an issue for both owners and renters. Based on market rents, there are a limited number of apartments available for households at less than 80% of area median income. Many elderly homeowners are on fixed incomes and, although the asset value of their homes may be significant, they are unable to make necessary repairs, pay utilities or taxes. In addition, their housing is no longer appropriate for an aging household. Availability of supportive services is increasingly limited, both in scope and in the population served. In Nashua, as in the surrounding communities, transportation is noted as a problem. The demand for transportation, in terms of frequency and locations served, is greater than the programs can meet. Transport to medical appointments is a critical problem. Assistance in navigating the health benefits network is a significant need that has increased with changes in the Medicare program.

Disabled households, including the physically disabled, developmentally disabled and those with mental health challenges face many obstacles in their efforts to access adequate housing and supportive services. Affordability is a key barrier, since the majority of these households are low and very low income. Their dependence on rental assistance and its limited availability exacerbates this problem. Availability of accessible housing units poses a further challenge. The stigma attached to a range of disabilities also impacts the ability of this population to secure housing in locations which are safe and convenient to the services that are required. As more of these individuals continue to be mainstreamed into the community, the services themselves have continued to be reduced because of funding cutbacks and are inadequate to meet the needs of this population.

### 5. Supportive Housing Facilities and Services

There are a variety of governmental and non-profit agencies which service the housing and supportive needs of the non-homeless populations described above. The table

below, consistent with Table 1B lists many of the area resources. While not comprehensive, this table demonstrates there is capacity in the City to address populations with special needs. Additionally, agencies listed may be supported with funds other than CDBG and HOME.

Supportive Services and Programs  
Consistent with Table 1B

POPULATION	AGENCY	SERVICE
Elderly & Frail Elderly	Caregivers Inc. Home Health and Hospice Care Senior Companion Program St. Joseph Home and Hospice Care Healthy At Home Inc. Interim Health Care Life Coping Easter Seals New Hampshire NH Division of Elderly and Adult Services Gateways Community Services	In-Home health and non-health services, advocacy, case management, support services
	Service Link of Greater Nashua	Referral Network
	New Hampshire Legal Assistance	Legal Services
	St. Joseph Community Services	Food Services
	Nashua Senior Center	Recreation and educational services
	Retired Senior Volunteer Program (RSVP)	Volunteer opportunities for seniors
	Nashua Center for Healthy Aging	Physical therapy, prescription assistance
	NH Housing Finance Authority Neighborhood Housing Services of Greater Nashua Nashua Housing Authority	Housing
Disabled Persons (Physically and Developmentally)	Refurbished Equipment Marketplace	Medical equipment
	Camp Allen	Recreation services
	Crotched Mountain Foundation	Therapy, medical equipment, residential and outpatient services
	Granite State Independent living Foundation Greater Nashua Mental Health Center at Community Council Disabilities Rights Center Nashua Center for the Multiply Handicapped Service Link of Greater Nashua Gateways Community Services New Hampshire Association for the Blind	Support services, advocacy, case management, independent living assistance
Disabled Persons (Physically and		

Developmentally) cont'd	New Hampshire Vocational Rehabilitation, Sight Services for Independent Living The Friendship Club	
	New Hampshire Vocational Rehabilitation,	Employment assistance
	PLUS Company Nashua Housing Authority NH Housing Finance Authority	Housing
Mental Illness	The Youth Council	Counseling, individual and family advocacy, recovery
	Child and Family Services of New Hampshire	
	Greater Nashua Mental Health Center at Community Council	
	National Alliance on Mental Illness (NAMI)	
	Harbor Homes Inc.	Emergency and transitional housing
Alcohol/Drug Addicted	Key Stone Hall The Youth Council Greater Nashua Mental Health Center at Community Council Phoenix House Phoenix Acadaemy Healthy Steps	Substance abuse treatment, support services, housing
HIV/AIDS	Southern NH HIV/AIDS task force Harbor Homes Inc.	Advocacy, support services, housing
Domestic Violence	Bridges Nashua Pastoral Care Center Rape and Assault Support Services NH Coalition Against Domestic and Sexual Violence	Domestic and sexual violence counseling, support, housing
All Special Needs Populations	Lamprey Health Center Southern NH Medical Center St. Joseph's Hospital	Health services
	Nashua Transit	Transportation
	Tolles Street Mission Nashua Soup Kitchen	Food programs

#### 6. Use of HOME Funds to Address Special Housing Needs

Throughout this plan the use of HOME funds is stated where applicable. HOME funds may be used to assist service enriched affordable housing development projects or projects targeted toward specific populations. These projects are funded upon approval of the Board of Alderman, following public participation and comment and require a 25% private match from the owner.

**APPENDIX A**  
**Consultations and Citizen Participation**

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**CITY OF NASHUA  
NOTICE OF AVAILABILITY OF DRAFT PLANS and PUBLIC HEARING  
for  
FY11 ANNUAL ACTION PLAN, FY2010-2015 CONSOLIDATED PLAN,  
REVISED CITIZEN PARTICIPATION PLAN and  
NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN**

The following Draft plans will be available for public review and comment for a period of 30 days starting on April 26, 2010; The City of Nashua's Fiscal Year 2011 Annual Action Plan, FY 2010-2015 Consolidated Plan for Housing and Community Development, Revised Citizen Participation Plan and a Neighborhood Revitalization Strategy Area Plan (NRSA). The public comment period will end on May 25, 2010.

As a recipient of Community Development Block Grant (CDBG) and HOME Investment Partnership funds, the City of Nashua must prepare a "Consolidated Plan" for approval by the U.S. Department of Housing and Urban Development (HUD) every three-five years. The Consolidated Plan ("The Plan") is a strategic plan that provides a course of action for building livable communities throughout the City. The Plan describes the City's goals and objectives to address priority needs related to affordable housing, homelessness, non-homeless special needs populations and community development, which includes economic development, revitalization, community infrastructure, and public services.

The Plan is developed through a collaborative process, in which a community establishes a unified vision for housing and community development actions. It offers local jurisdictions the opportunity to plan strategically with citizen participation in a comprehensive context and reduce duplication of effort at the local level. The Plan is also a prerequisite in order to receive federal funds.

The Annual Action Plan is required for each of the five-years covered by The Plan. HUD announced the entitlement funding amounts for FY2011. The City of Nashua will receive \$799,401 of CDBG and \$560,111 of HOME funds. The Citizen Participation Plan was updated to reflect HUD requirements. The NRSA Plan includes the economic empowerment of low-moderate income individuals in a designated area and allows greater flexibility in the use of CDBG funds within this area.

Copies of these Plans are available for review at the Urban Programs Department, second floor and City Clerk's Office, first floor of City Hall, 229 Main Street, Nashua; and the Reference Department, Nashua Public Library, 2 Court Street, Nashua. All Drafts are subject to change and final approval.

Public comment will be accepted until May 25, 2010. All comments should be addressed to:

Plan Comments  
Urban Programs Department  
City Hall  
Nashua, NH 03061-2019

**Public Hearing**

The Aldermanic Human Affairs Committee of the City of Nashua will conduct a public hearing on the Drafts of: the Annual Action Plan, Consolidated Plan, Citizen Participation Plan and NRSA at 6:00PM on Monday, May 3, 2010, in the Aldermanic Chamber, second floor, City Hall, 229 Main Street, Nashua for the purpose of receiving public comment on the above mentioned Plans.

## GREATER NASHUA MEASURES UP The 2009 Community Assessment: Executive Summary

United  
Way



### Introduction

As with earlier editions of Greater Nashua Measures Up, the community assessment report attempts to document and evaluate the health and well-being of residents living in the 11 communities of our area: Amherst, Brookline, Hollis, Hudson, Litchfield, Lyndeborough, Merrimack, Milford, Mont Vernon, Nashua, and Wilton. We use the World Health Organization's definition of health - a state of complete well-being, physical, social and mental, and not merely the absence of disease or infirmity. The report's numerous data sources include a survey of 500 area residents about the issues they face. Data from other local surveys, the 2000 Census, and local and state government statistics, and input from non-profit agencies and recipients of program services also are included.

Greater Nashua Measures Up has been a collaborative effort of local volunteers and organizations (see committee list on back page). Southern New Hampshire Health System and St. Joseph Hospital have agreed to use the assessment as the basic information upon which they will build their institutional planning efforts. To find programs that address the needs identified in the assessment, call 2-1-1, the new free and confidential statewide information and referral service that connects callers to available health and human service programs.

### 2008 Survey/Focus Group Findings

The respondents to the Regional Household Survey were asked to identify issues they considered major problems in their community and for their families. While some issues, such as affordable medical insurance and medical care, ranked high as community and family concerns, others' rankings were significantly different. Social service providers also identified community issues of concern, which generally showed similarities with the household survey results.

Household Survey - Community			Household Survey - Family			Provider Survey - Community		
Rank	Issue	%	Rank	Issue	%	Rank	Issue	%
1	Affordable medical insurance	51	1	Affordable medical insurance	20	1	Housing people can afford	92
2	Housing people can afford	46	2/3	Affordable medical care	18	2	Affordable medical insurance	89
3	Affordable medical care	45		Affordable dental insurance	18	3	Affordable dental insurance	84
4	Affordable medications	42	4/5	Affordable medications	16	4	Affordable dental care	82
5	Affordable dental care	40		Affordable dental care	16	5	Affordable medications	79
6	Affordable dental insurance	39	6	Household budgeting	13	6/7	Affordable medical care	74
7/8	Affordable child care	28	7-10	Housing people can afford	11		Affordable child care	74
	Having enough money to meet everyday expenses	28		Having enough money to meet everyday expenses	11	8	Finding job w/medical benefits	61
9	Illegal drug use by youth	25		Find job w/medical benefits	11	9	Poverty	56
10	Public transportation	23		Job security	11	10/11	High levels of stress at home	51
							Affordable legal services	51

Members of two focus groups who had used local emergency and transitional services cited their inability to afford the expenses of everyday life -- housing, transportation, health care, dental services, car repair, clothing, and food -- as major concerns. These concerns are reflected in 2-1-1 call data from July 1 - December 31, 2008. Of the 720 calls from Greater Nashua residents, 39 percent were related to temporary financial support, such as town welfare, utility assistance, emergency food, and public assistance programs.

### Trends

#### Population

- Growing throughout region, but fastest in outlying communities
- Becoming more diverse
- 65+ projected to grow at 5 times rate of general population over next 20 years

#### Health

- Cancer and heart disease are leading causes of death
- Alcohol and substance abuse, especially among teens, is major concern
- Birth rates among teen mothers in Nashua rising, above county & state rates

#### Economy/Basic Needs

- Unemployment in Greater Nashua and NH on the rise
- Unsheltered homeless decreasing, but emergency shelter/transitional housing use increasing
- Despite lower housing prices, rents remain high

Sponsored by United Way of Greater Nashua, St. Joseph Hospital, Southern NH Medical System, and BAE Systems



2010 NEIGHBORHOOD SURVEY  
for the  
5-YEAR CONSOLIDATED PLAN

Intro: Hi, my name is \_\_\_\_\_. I am a volunteer with the AmeriCorp, VISTA program working with the City of Nashua. We are interested in hearing directly from the residents of the City about your neighborhood. The City is in the process of setting priorities for the next five years for its federal funds. Would you mind if we asked you a few questions, it will only take a few minutes? (Confirm at least 18 years old).

1. Address: \_\_\_\_\_

2. How long have you lived in this neighborhood: \_\_\_\_\_

3. Do you: Rent ☐ or Own ☐

For the following questions, please tell us if you feel these issues are a problem the community:

	Not A Problem	Somewhat of a Problem	Significant Problem
<b><u>Housing:</u></b>			
4. Safe & decent housing	1	2	3
5. Affordable housing	1	2	3
6. Vacant properties	1	2	3
7. Rundown properties	1	2	3
8. Home ownership	1	2	3
9. Lead Paint	1	2	3
10. Homelessness	1	2	3
<b><u>Economic Development:</u></b>			
11. Unemployment or F/T work	1	2	3
12. Finding a good job	1	2	3
13. Finding a job w/ benefits	1	2	3
14. Access to shopping	1	2	3
15. Having enough money to meet everyday expenses (examples: food, housing, clothing, utilities)	1	2	3

	Not A Problem	Somewhat of a Problem	Significant Problem
<b><u>Health Care:</u></b>			
16. Access to affordable health care	1	2	3
17. Alcohol/Drug abuse	1	2	3
18. Alcohol/drug treatment assistance	1	2	3
19. Affordable medications	1	2	3
20. Mental illness	1	2	3
<b><u>Crime:</u></b>			
21. Sale of drugs	1	2	3
22. Speeding	1	2	3
23. Vandalism	1	2	3
24. Crimes committed by youth	1	2	3
25. Violent crimes	1	2	3
26. Gangs	1	2	3
<b><u>Youth/Education:</u></b>			
27. Affordable quality child care	1	2	3
28. Programs for youth	1	2	3
29. Public education	1	2	3
30. Education for non-English speaking individuals	1	2	3
<b><u>Neighborhood:</u></b>			
31. Roads & Sidewalks	1	2	3
32. Parking	1	2	3
33. Inoperable Cars	1	2	3
34. Parks and open space	1	2	3
35. Public safety/police protection	1	2	3
36. Overall physical condition	1	2	3
37. Community events	1	2	3
38. Public transportation	1	2	3

Note by observation: Male ☐ Female ☐

Optional: Would you like to give your e-mail address to be notified of issues related to the neighborhood?

---

Thank them for their time.



## Downtown Nashua Consumer Survey



The City of Nashua and Great American Downtown need your help to plan a vibrant future for Downtown Nashua!

Please take a few minutes to tell us about your shopping behaviors and describe the types of businesses you might support if they were available Downtown. Your anonymous answers will be the cornerstone of a marketing plan designed to expand, retain, and attract new businesses to Downtown Nashua.

Specific responses will be kept completely confidential. Any publicized results will be reported in a summarized format only. There are two options for filling out the survey:

- Fill out the survey on-line at  
<http://www.surveymonkey.com/DowntownNashuaConsumerSurvey> or
- Complete this paper survey and mail it in the postage-paid envelope provided.

**One lucky survey respondent will win “\$100 Downtown Dollars” that can be used at participating Downtown Nashua businesses or restaurants.** (Donated by Great American Downtown).

### *Downtown Nashua Consumer Survey*

1. How often do you come to Downtown Nashua for the following? Mark (●) ONE answer for each.

	5 or More Times/Wk	2-4 Times/Wk	Once a Week	Once a Month	Every Few Months	Never
Shopping, non-grocery	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Eating out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Banking/financial	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal care (i.e. barber)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Professional (i.e. lawyer)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Government/post office/other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Passing through	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. When do you typically shop for non-grocery items on each of the following days? Mark (●) all that apply.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Before 11 a.m.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11 a.m. - 2 p.m.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 p.m. - 5 p.m.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After 5 p.m.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. If downtown store hours were extended, which period would appeal to you most? Mark (●) all that apply.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Extended morning hours	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Extended evening hours	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. How often do you shop at the following locations? Mark (●) ONE answer for each.

	Once per Week	Every 2 Weeks	Once a Month	Every 6 Months	Rarely
South Nashua/ DW Highway/Pheasant Lane Mall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amherst Street/Route 101A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nashua Mall/Broad Street/Exit 6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mall of New Hampshire/Willow St. – Manchester	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rockingham Mall/Route 28 - Salem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Burlington Mall/Burlington, MA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Boston, MA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. When you shop at the following locations instead of Downtown Nashua, what are the two main reasons why? Mark (●) up to TWO reasons for each.

	Better Location	Better Parking	Better Hours	Better Service	Better Quality	Better Price	Better Variety
South Nashua/ DW Highway/Pheasant Lane Mall	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amherst Street/Route 101A	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nashua Mall/Broad Street/Exit 6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mall of New Hampshire/Willow St. – Manchester	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rockingham Mall/Route 28 - Salem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Burlington Mall/Burlington, MA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Boston, MA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (Please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Which businesses would you most likely patronize if they opened in Downtown Nashua? Mark (●) up to FOUR.

- |  |                                 |   |                                       |
|--|---------------------------------|---|---------------------------------------|
| <input type="radio"/> High end restaurant      | <input type="radio"/> Bookstore | <input type="radio"/> Movie theater           | <input type="radio"/> Wine/beer store |
| <input type="radio"/> Casual dining restaurant | <input type="radio"/> Nightclub | <input type="radio"/> Women's accessories     | <input type="radio"/> Other _____     |
| <input type="radio"/> Music store              | <input type="radio"/> Clothing  | <input type="radio"/> Outdoor lifestyle store |                                       |

7. Name two businesses you would like to see come to Downtown Nashua. (i.e. specific name or chain):

\_\_\_\_\_

8. How often do you eat out? Mark (●) ONE answer for each meal.

	5 or More Times/Wk	2-4 Times/Wk	Once a Week	Once a Month	Every Few Months	Never
Breakfast	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lunch	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dinner	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. How often do you eat at the following types of restaurants? Mark (●) ONE answer for each dining option.

	5 or More Times/Wk	2-4 Times/Wk	Once a Week	Once a Month	Every Few Months	Never
Full service-fine dining	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Full service-casual	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fast food/drive-thru	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. What two restaurants or types of cuisine would you most like to see come to Downtown Nashua?

---

11. Which of the following Downtown Nashua events did you attend in the last 12 months? Mark (●) ALL that apply.

- |  |   |   |
|--|---|---|
| <input type="radio"/> Spring Feast Week      | <input type="radio"/> Taste of Downtown | <input type="radio"/> Holiday Happenings    |
| <input type="radio"/> Mother's Day Promotion | <input type="radio"/> Farmer's Market   | <input type="radio"/> Winter Holiday Stroll |

12. Where do you typically park when you drive to downtown Nashua for any reason but work? Mark (●) One.

- |   |  |
|---|--|
| <input type="radio"/> On the street           | <input type="radio"/> In a private parking lot |
| <input type="radio"/> In a public parking lot | <input type="radio"/> Other _____              |

13. How far do you typically have to park from your non-work downtown destinations? Mark (●) One.

- |                                    |                                     |                                     |
|------------------------------------|-------------------------------------|-------------------------------------|
| <input type="radio"/> Near entry   | <input type="radio"/> 1 block away  | <input type="radio"/> 3 blocks away |
| <input type="radio"/> ½ block away | <input type="radio"/> 2 blocks away | <input type="radio"/> 4 blocks away |

14. In which leisure activities does your household participate? Mark (●) ALL that apply.

- |  |   |  |  |
|--|---|--|--|
| <input type="radio"/> Acting/drama       | <input type="radio"/> Computer/internet | <input type="radio"/> Hunting            | <input type="radio"/> Sewing/quilting      |
| <input type="radio"/> Baseball/softball  | <input type="radio"/> Cooking           | <input type="radio"/> Ice skating        | <input type="radio"/> Cross country skiing |
| <input type="radio"/> Basketball         | <input type="radio"/> Crafts            | <input type="radio"/> Motorcycling       | <input type="radio"/> Skiing-downhill      |
| <input type="radio"/> Bicycling          | <input type="radio"/> Dancing           | <input type="radio"/> Listening to music | <input type="radio"/> Snowmobiling/ATVing  |
| <input type="radio"/> Boating/jet skiing | <input type="radio"/> Fishing           | <input type="radio"/> Band/choir         | <input type="radio"/> Swimming             |
| <input type="radio"/> Bowling            | <input type="radio"/> Gardening         | <input type="radio"/> Painting/drawing   | <input type="radio"/> Tennis               |
| <input type="radio"/> Camping            | <input type="radio"/> Golf              | <input type="radio"/> Photography        | <input type="radio"/> Traveling            |
| <input type="radio"/> Canoeing/kayaking  | <input type="radio"/> Hiking            | <input type="radio"/> Reading            | <input type="radio"/> Woodworking          |
| <input type="radio"/> Collecting _____   | <input type="radio"/> Horseback riding  | <input type="radio"/> Running            | <input type="radio"/> Other _____          |

15. What community assets would you most like to see developed? Mark (●) up to Four.

- |                                     |  |  |
|-------------------------------------|--|--|
| <input type="radio"/> Walking trail | <input type="radio"/> Boat dock or landing | <input type="radio"/> Commuter Rail Station  |
| <input type="radio"/> Bike trail    | <input type="radio"/> Public Parking       | <input type="radio"/> Performing Arts Center |

16. What publications do you read most? Mark (●) up to TWO.

- |                                     |                                       |                                    |                                   |
|-------------------------------------|---------------------------------------|------------------------------------|-----------------------------------|
| <input type="radio"/> The Telegraph | <input type="radio"/> Hippo           | <input type="radio"/> Union Leader | <input type="radio"/> Other _____ |
| <input type="radio"/> Boston Globe  | <input type="radio"/> The Broadcaster | <input type="radio"/> Lowell Sun   | <input type="radio"/> none        |

17. What three websites do you visit most often?

- a) \_\_\_\_\_ b) \_\_\_\_\_ c) \_\_\_\_\_

18. What online social networks do you use? Mark (●) ALL that apply.

- |                                |                               |                                   |
|--------------------------------|-------------------------------|-----------------------------------|
| <input type="radio"/> LinkedIn | <input type="radio"/> Twitter | <input type="radio"/> Other _____ |
| <input type="radio"/> Facebook | <input type="radio"/> MySpace | <input type="radio"/> none        |

19. What is unique about Downtown Nashua? \_\_\_\_\_

20. Name another small or mid-sized city that you feel has a vibrant and attractive downtown. \_\_\_\_\_

21. Please provide any additional comments to help us improve Downtown Nashua.

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### ***Please Tell Us a Little About Yourself***

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What is your home zip code? \_\_\_\_\_ How many live in your household? \_\_\_\_\_

What is your age?    18 or under    18-24    25-44    45-64    65 and over    Gender?    Male    Female  
                                 ☐            ☐            ☐            ☐            ☐            |            ☐            ☐

Indicate the primary commuting route you take in Nashua between home and work, if applicable. Mark (●) ONE.

☐ Car (Everett Turnpike)                      ☐ Car (Main St./Daniel Webster Hwy)                      ☐ Bus (Nashua Transit System)  
☐ Car (Amherst St./Route 101A)                      ☐ Car (W. Hollis St./Route 111)

What is the highest level of formal education you have completed? Mark (●) ONE.

☐ Grade 11 or less                      ☐ Associate degree                      ☐ Bachelor's degree  
☐ High School graduate                      ☐ Some college, no degree                      ☐ Graduate degree

How would you describe your current job? Mark (●) ONE.

☐ Management/financial                      ☐ Services                      ☐ Production                      ☐ Looking for work  
☐ Professional                      ☐ Farm/forestry/fishing                      ☐ Transportation                      ☐ Student  
☐ Sales                      ☐ Construction                      ☐ Stay-at-home                      ☐ Retired  
☐ Administrative support                      ☐ Installation/maintenance

What is your household's annual income (optional)?

☐ under \$15,000                      ☐ \$35,000 - \$49,999                      ☐ \$100,000 - \$149,999  
☐ \$15,000 - \$24,999                      ☐ \$50,000 - \$74,999                      ☐ \$150,000 - \$199,999  
☐ \$25,000 - \$34,999                      ☐ \$75,000 - \$99,999                      ☐ over \$200,000

### ***\$100 Downtown Dollars Drawing***

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To enter the drawing for "\$100 Downtown Dollars" that can be used at any of the participating Downtown Nashua businesses or restaurants listed at [www.downtownnashua.org/dollars](http://www.downtownnashua.org/dollars), please provide us your contact information below. Entering the drawing is completely optional—your contact information will only be used in order to reach you if you are selected as the winner!

Name: \_\_\_\_\_ Phone Number or email: \_\_\_\_\_

*This survey is a cooperative effort sponsored by the City of Nashua Economic Development Office of the Mayor and Great American Downtown.  
Assistance provided by the Center for Community and Economic Development, University of Wisconsin-Extension.*

## Downtown Nashua Business Survey

## CONTACT INFORMATION

1. Providing contact information is optional. However, providing this information will enable us to better understand the needs of specific types of businesses and to respond to specific issues that are identified. **Please keep in mind that all responses will be kept completely confidential.** Any publicized results will be reported in a summarized format only.

Contact Name: \_\_\_\_\_

Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Website: \_\_\_\_\_

Fax: \_\_\_\_\_

2. Which category best describes the type of your business?

☐ Retail

☐ Office

☐ Restaurant

☐ Research & Development

☐ Medical/Doctor's Office

☐ Industrial / Manufacturing

☐ Law Office

☐ Arts and Culture

## NEEDS AND OPPORTUNITIES ASSESSMENT

3. Please rate the degree to which you are experiencing the following business challenges? (● mark ONE answer for each item)

	Major Challenge (-3)	Minor Challenge (-2)	Don't Know (-1)	No Challenge (0)
Conflict with building owner or tenant.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Difficulty recruiting or retaining employees.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expensive or unavailable products.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expensive or unavailable utilities.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expensive employee wages or benefits.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expensive rent.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expensive shipping or transportation.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insufficient financing.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insufficient parking.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In-town competition.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Out-of-town competition.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Language barriers.....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Downtown Nashua Business Survey**

Poor building condition .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Restrictive business regulations .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shoplifting or theft .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unskilled workers .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vandalism .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**4. Could you or your employees use information on or assistance with the following topics? (● mark ONE answer for each item)**

	Definitely (2)	Probably (1)	Unsure (0)	Probably Not (-1)	Definitely Not (-2)
Business planning .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial management .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inventory management .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Advertising or marketing .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee hiring or training .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Customer service or hospitality .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building improvements .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Window displays or interior store design .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business market analysis .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet or E-Commerce .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transfer of ownership or selling a business ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**5. How useful to your business are these existing products and services offered by Great American Downtown or the City of Nashua Economic Development Office of the Mayor ? (● mark ONE answer for each item)**

	Very Useful (3)	Useful (1)	Don't Know (-1)	Useless (-3)
Free business assistance .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Networking events (i.e. breakfast/luncheon meetings, business after hours) ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cooperative advertising coordination .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Advertising or marketing of Downtown Nashua as shopping destination .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Façade grant .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information sharing (i.e. newsletters, flyers, business fact sheets) .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Downtown public improvement projects .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Downtown business directories, brochures, maps .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Web site or Internet resources .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business visitation program .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retail event coordination .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Special event coordination .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



## Downtown Nashua Business Survey

## 6. Which other business incentives or assistance have you used or plan to use for your business?

(● mark ONE answer for each item)

	Have Used (3)	Will Use (1)	Don't Know (-1)	Won't Use (-3)
Historic Preservation Tax Credits .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free assistance from Small Business Development Center .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free counseling from Service Corps of Retired Executives (SCORE) .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
US Small Business Administration Loan Guarantee .....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 7. How strongly do you agree or disagree with the following statements ? (● mark ONE answer for each statement)

	Strongly Agree (2)	Somewhat Agree (1)	Neutral (0)	Somewhat Disagree (-1)	Strongly Disagree (-2)
Local police protection is outstanding. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel safe downtown, even at night. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local fire protection is outstanding. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local waste management service is outstanding. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local municipal services are well worth the level of local taxation. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I always try to buy products and services locally. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I always direct customers to other downtown businesses. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I seek ways to cooperate with complementary downtown businesses. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The existing downtown business mix helps my business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The look and feel of downtown helps my business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My building façade draws customers into my business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My window and store displays help my business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My advertising helps my business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My business is open when customers want to shop. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employees of my business show great customer service. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing for employees is readily available. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Childcare for employees and customers is readily available. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Downtown Nashua is an excellent place to have a business. ....	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 8. How satisfied are you with the present location of your business? (● mark ONE)

☐ Very Satisfied   
 ☐ Satisfied   
 ☐ Neutral   
 ☐ Unsatisfied   
 ☐ Very Unsatisfied   
 ☐ Plan to Move

Why? \_\_\_\_\_

**Downtown Nashua Business Survey**

9. Do you have plans to expand or reduce operations for your business in the foreseeable future? (● mark ONE)

- ☐ I plan to expand products/services or square footage down town.  
☐ I plan to expand products/services or square footage at a location outside the downtown.  
☐ I plan to reduce products/services or square footage downtown.  
☐ I don't have any plans for changes.

10. Are you, or the building owner, considering any building improvement projects? ☐ Yes ☐ No ☐ Don't Know

**BUSINESS AND WORKFORCE DATA**

---

1. How long has your business been in operation? (● mark ONE, include time at this & any previous locations)

- ☐ under 1 year ☐ 1-5 years ☐ 6-10 years ☐ 11-20 years ☐ over 20 years

If you know the date your business was established, please list it here (MM / YY) \_\_\_\_\_

2. How long have you been the owner of your business? (● mark ONE)

- ☐ under 1 year ☐ 1-5 years ☐ 6-10 years ☐ 11-20 years ☐ over 20 years

3. Does your business own or lease the space in which it is located? ☐ Own ☐ Lease ☐ Lease, want to purchase

4. For your business, how many square feet are devoted to the following?

(The total should add up to the total square footage of the business)

- a. \_\_\_\_\_ sq. ft. Sales Space  
b. \_\_\_\_\_ sq. ft. Production Space

- c. \_\_\_\_\_ sq. ft. Office Space  
d. \_\_\_\_\_ sq. ft. Storage Space  
e. \_\_\_\_\_ sq. ft. Unused Space  
f. \_\_\_\_\_ sq. ft. Total Space

5. Where do your customers typically park? (● mark ONE)

- ☐ On the street ☐ In a private parking lot  
☐ In a public parking lot ☐ Other \_\_\_\_\_

6. How far do customers typically have to park from your business? (● mark ONE)

- ☐ Near entry ☐ 2 blocks away  
☐ ¼ block away ☐ 3 blocks away  
☐ 1 block away ☐ 4 blocks or more

\_\_\_\_\_ If you own a parking lot, how many parking spaces are available for customers (not employees)?

### Downtown Nashua Business Survey

7. Where do you and your employees typically park?  
(● mark ONE)

- ☐ On the street      ☐ In a private parking lot  
☐ In a public parking lot      ☐ Other \_\_\_\_\_

8. How far do you and your employees typically have to park from your business? (● mark ONE)

- ☐ Near entry      ☐ 2 blocks away  
☐ ½ block away      ☐ 3 blocks away  
☐ 1 block away      ☐ 4 blocks or more

\_\_\_\_\_ If you own a parking lot, how many parking spaces are available for employees (not customers)?

9. What percentage of employees of your business live here in Nashua? \_\_\_\_\_ %

10. How many people, including owners, does your business employ in each of the following categories?  
(Full-time = 32 or more hours/week)

Full-time year-round \_\_\_\_\_ Part-time year-round \_\_\_\_\_ Seasonal \_\_\_\_\_

### MARKET AND MARKETING DATA

1. What are the hours of operation for your business?

Monday from \_\_\_\_\_ to \_\_\_\_\_  
 Tuesday from \_\_\_\_\_ to \_\_\_\_\_  
 Wednesday from \_\_\_\_\_ to \_\_\_\_\_  
 Thursday from \_\_\_\_\_ to \_\_\_\_\_  
 Friday from \_\_\_\_\_ to \_\_\_\_\_  
 Saturday from \_\_\_\_\_ to \_\_\_\_\_  
 Sunday from \_\_\_\_\_ to \_\_\_\_\_

2. What are your thoughts on store hours ?

- ☐ I am open all the hours I need to be  
☐ I can't be open more hours for personal reasons  
☐ I should be open more hours, but can't afford the staff  
☐ I should be open more hours, but can't find good staff  
☐ I would be open more hours if I were sure of sales  
☐ I would be open more hours if everyone else were

3. During a typical week, what are the seven busiest times for your business? (● mark up to SEVEN times total for the week)

	Before 11:00 a.m.	11:00 a.m.- 2:00 p.m.	2:00 p.m.- 5:00 p.m.	After 5:00 p.m.
Monday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tuesday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wednesday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Thursday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saturday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sunday	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. What are the three busiest months of the year for this business? (● mark up to THREE)

- ☐ January      ☐ February      ☐ March  
☐ April      ☐ May      ☐ June  
☐ July      ☐ August      ☐ September  
☐ October      ☐ November      ☐ December

**Downtown Nashua Business Survey**

5. How many customers/clients visit your business per week during the summer months of May to October? (● mark ONE)
- ☐ none, all business via phone, Internet, etc.    ☐ less than 50    ☐ 50-250    ☐ 250-500    ☐ Over 500
6. How many customers/clients visit your business per week during the winter months of November to April? (● mark ONE)
- ☐ none, all business via phone, Internet, etc.    ☐ less than 50    ☐ 50-250    ☐ 250-500    ☐ Over 500
7. Which of the following events increased foot traffic or sales volume for your business, either during the event or in the next few days or weeks? (● mark ALL that apply)
- ☐ Spring Feast Week    ☐ Mother's Day Promotion  
☐ Taste of Downtown Nashua    ☐ Farmers Market  
☐ Holiday Happenings    ☐ Winter Holiday Stroll
8. Approximately what percentage of your customers come from each of the following zip codes?  
 (Total should = 100%)
- a. \_\_\_\_% Nashua 03060  
 b. \_\_\_\_% Nashua 03061  
 c. \_\_\_\_% Nashua 03062  
 d. \_\_\_\_% Nashua 03063  
 e. \_\_\_\_% Nashua 03064  
 f. \_\_\_\_% Nashua 03051  
 f. \_\_\_\_% Amherst 03031  
 g. \_\_\_\_% Merrimack 03054  
 h. \_\_\_\_% Litchfield 03052  
 i. \_\_\_\_% Hollis 03049  
 j. \_\_\_\_% Hudson 03051  
 k. \_\_\_\_% Pepperell Mass 01463  
 l. \_\_\_\_% Dunstable Mass 01827  
 m. \_\_\_\_% Tyngsboro Mass 01879  
 n. \_\_\_\_% Greater Boston Area
9. What percentage of the annual advertising budget for your business is spent with each of the following media?  
 (Total should = 100%)
- a. \_\_\_\_% Newspapers  
 b. \_\_\_\_% Magazines  
 c. \_\_\_\_% Radio  
 d. \_\_\_\_% Television  
 e. \_\_\_\_% Direct Mail/Catalogs  
 f. \_\_\_\_% Window Displays  
 g. \_\_\_\_% Billboards  
 h. \_\_\_\_% Internet  
 i. \_\_\_\_% Local Service Organizations  
 j. \_\_\_\_% Other \_\_\_\_\_ (specify)
10. Please describe the target market of your business. (● mark ONE for each category)
- Gender**    ☐ Male    ☐ Female
- Age**    ☐ under 18    ☐ 18-24    ☐ 25-44    ☐ 45-54    ☐ 55-64    ☐ Over 64
- Annual household income**
- |   |   |   |
|---|---|---|
| <input type="radio"/> under \$15,000      | <input type="radio"/> \$35,000 - \$49,999 | <input type="radio"/> \$100,000 - \$149,999 |
| <input type="radio"/> \$15,000 - \$24,999 | <input type="radio"/> \$50,000 - \$74,999 | <input type="radio"/> over \$150,000        |
| <input type="radio"/> \$25,000 - \$34,999 | <input type="radio"/> \$75,000 - \$99,999 |   |

**Downtown Nashua Business Survey**

**11. Which radio stations are included in the annual advertising budget for your business ?**

- |                                    |                                     |                                    |
|------------------------------------|-------------------------------------|------------------------------------|
| <input type="radio"/> WGXL 92.3 FM | <input type="radio"/> WGIR 101.1 FM | <input type="radio"/> WKBR 1250 AM |
| <input type="radio"/> WXRV 92.5 FM | <input type="radio"/> WFNQ 106.3 FM | <input type="radio"/> WFEA 1370 AM |
| <input type="radio"/> WCNH 94.7 FM | <input type="radio"/> WSNH 900 FM   | <input type="radio"/> WSMN 1590 AM |
| <input type="radio"/> WZID 95.7 FM | <input type="radio"/> WCAP 980 FM   |                                    |

**12. Which local or network television stations are included in the annual advertising budget for your business?**

- |                                   |                                       |                               |
|-----------------------------------|---------------------------------------|-------------------------------|
| <input type="radio"/> My TV DERRY | <input type="radio"/> WMUR MANCHESTER | <input type="radio"/> COMCAST |
| <input type="radio"/> WHDH BOSTON | <input type="radio"/> WBZTV BOSTON    | <input type="radio"/> _____   |

**13. Please list the six products and/or services that best differentiate your business from the competition.**

_____	_____	_____
_____	_____	_____

**14. What is the toughest competition for your business? (specify up to THREE competitors by name)**

- a. \_\_\_\_\_ b. \_\_\_\_\_ c. \_\_\_\_\_

**15. To what degree do the following traits help make your business more competitive versus the competitors listed above?**

(● mark ONE answer for each item)

- |                       | A Lot                 | A Little              | Not At All            |
|-----------------------|-----------------------|-----------------------|-----------------------|
| Your Location.....    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Parking.....     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Hours.....       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Service.....     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Name Brands..... | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Quality.....     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Selection.....   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Your Price.....       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

**16. Relative to other businesses in your trade, what price point do you target? (● mark ONE)**

- ☐ low-end                      ☐ average                      ☐ high-end

**Downtown Nashua Business Survey**

**17. What three downtown businesses complement your business the most?** (specify up to THREE businesses by name)

a. \_\_\_\_\_ b. \_\_\_\_\_ c. \_\_\_\_\_

**18. What are the two biggest non-work reasons people stop downtown?** (i.e. specific establishment, attraction or activity)

a. \_\_\_\_\_ b. \_\_\_\_\_

**19. With your business in mind, what four businesses from the following list would you most like to see available downtown?**

(● mark up to FOUR)

- |   |  |
|---|--|
| <input type="radio"/> High end restaurant     | <input type="radio"/> Women's accessories      |
| <input type="radio"/> Bookstore               | <input type="radio"/> Casual Dining Restaurant |
| <input type="radio"/> Movie Theater           | <input type="radio"/> Music Store              |
| <input type="radio"/> Wine/Beer store         | <input type="radio"/> Clothing                 |
| <input type="radio"/> Outdoor Lifestyle Store | <input type="radio"/> Other _____              |
| <input type="radio"/> Nightclub               |  |

**20. Name two businesses you would most like to see come to downtown Nashua .** (i.e. specific chain or franchise).

a. \_\_\_\_\_ b. \_\_\_\_\_

**21. With your business in mind, what four community assets would you most like to see developed?**

(● mark up to FOUR)

- |  |  |
|--|--|
| <input type="radio"/> Walking Trail        | <input type="radio"/> Parks/ Green Space     |
| <input type="radio"/> Bike Trail           | <input type="radio"/> Public Parking         |
| <input type="radio"/> Boat Dock or Landing | <input type="radio"/> Train Station          |
| <input type="radio"/> Sports Facility      | <input type="radio"/> Performing Arts Center |
| <input type="radio"/> Skateboard Park      |  |

**22. Do you have any other comments, questions or concerns about Downtown Nashua that you would like to share?**

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**23. How long did it take you to fill out this survey?**

---

**Please complete and return this survey no later than *Wednesday, August 5, 2009***

**Thank you for your time!**



**City of Nashua**  
**Community Development Division**

City Hall, 229 Main Street, PO Box 2019  
 Nashua, New Hampshire 03061-2019

Community Development 589-3095  
 Planning and Zoning 589-3090  
 Building 589-3080  
 Code Enforcement 589-3100  
 Urban Programs 589-3085  
 Economic Development 589-3070  
 Conservation Commission 589-3105  
 FAX 589-3119  
 www.gonashua.com

2010 Consolidated Plan  
 Inter-Departmental Collaborative Session  
 February 3, 2010  
 Sign-in Sheet

NAME	DEPARTMENT
CARRIE SCHEWA, UPT MGR.	C.D
Mark Sousa - Transportation Dir.	Transportation
ROB SOUSA - CODE ENFORCEMENT	
KERRAN VIGROUX	PUBLIC HEALTH
Stacy Hynes	Nashua School District
Ed Hendry	Nashua School District
Leon Kenison	Nashua DPW
Kathy Herson	CDD
FRED NICHOLS	NASHUA POLICE DEPT.
JOHN FISHER	NASHUA POLICE DEPT.
Tom Galligan	ECONOMIC DEVELOPMENT
Sandra Hurd	Urban Programs
Bob Mack	Welfare Dept
Mike Gilbo	CFP



Consolidated Plan 2010-2014  
Continuum of Care Consultation Session  
March 30, 2010

## Sign-in Sheet

[illegible]



## Agency Survey 2010 ConPlan

The City of Nashua, NH is in the process of developing our next five-year Consolidated Plan (ConPlan). The ConPlan is a strategic plan required by HUD to set the City's goals/priorities as they relate to our federal funds with a focus on low-moderate income individuals and housing. It requires extensive public involvement, consultations and collaboration. You have been selected to participate in this survey as service provider to the Nashua community. Since you work with Nashua's most vulnerable populations, your input is invaluable and essential. Please complete the survey from the perspective of your agency and the needs you see on a day-to-day basis.

**\* 1. Agency Name**

**2. Address**

**\* 3. Contact Person, Title**

**4. Phone Number (xxx-xxx-xxxx)**

**\* 5. E-Mail Address**

**\* 6. Please choose the area of need addressed by your agency. Select all that apply.**

<input type="checkbox"/> Low-Income Housing	<input type="checkbox"/> Seniors
<input type="checkbox"/> Homeless Housing for Individuals	<input type="checkbox"/> Youth
<input type="checkbox"/> Homeless Housing for Families	<input type="checkbox"/> Anti-Crime
<input type="checkbox"/> HIV/AIDS Housing	<input type="checkbox"/> Economic Development
<input type="checkbox"/> Public Facilities	<input type="checkbox"/> Public Services
<input type="checkbox"/> Physical Infrastructure	<input type="checkbox"/> Planning
<input type="checkbox"/> Other (please specify) <input style="width: 150px;" type="text"/>	

**7. Does your agency serve any of the following groups of individuals? Select all that apply.**

<input type="checkbox"/> Abused children	<input type="checkbox"/> Homeless persons
<input type="checkbox"/> Battered spouses	<input type="checkbox"/> Illiterate adults
<input type="checkbox"/> Elderly persons	<input type="checkbox"/> Persons living with AIDS
<input type="checkbox"/> Severely disabled	<input type="checkbox"/> Migrant Farm Workers

### Agency Survey 2010 ConPlan

**8. Are 51% or more of your clients low-moderate income individuals? (The groups listed in question #7 should be assumed to be low-moderate income)**

- ☐ Yes  
☐ No

### Community Needs

**\*9. Please rate how important you feel it is for Nashua to address the following activities. Your answers should be based on the needs of the community.**

	Very Important	Important	Somewhat Important	Not Important
Affordable Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Economic Development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Infrastructure (roads, sidewalks, etc)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public Facility Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Homelessness Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handicap Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Agency Survey 2010 ConPlan				
<b>* 10. Thinking of Nashua's housing stock and the housing needs of low-income/special needs residents, please rank the following housing activities.</b>				
	Strong Need	Moderate Need	Low Need	No Need
Safe and decent housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Affordable rental housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developing service enriched housing for the disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home ownership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developing service enriched housing for the elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handicap accessibility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Weatherization and energy efficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developing service enriched housing for the homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitate existing housing units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Addressing lead paint hazards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developing service enriched housing for persons living with HIV/AIDS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>* 11. Federal funds can help provide economic opportunities to low-income individuals, support for start-up enterprises and a strong economic community, please rank the need for the following economic development activities.</b>				
	Strong Need	Moderate Need	Low Need	No Need
Low cost incubator space for startup businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchase equipment to increase production	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job skills training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start-up loans (capital)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support of micro-enterprises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support of large businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Training for small business owners	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Agency Survey 2010 ConPlan

**\* 12. Federal funds can be used to support public facilities that benefit low-moderate income individuals. Support may include repairs, improvements, etc. By supporting "bricks and mortar" improvements, the City helps agencies continue their services in a decent facility. Thinking of the needs of residents, rank the following types of public facilities.**

	Strong Need	Moderate Need	Low Need	No Need
Childcare facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After school care centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adult day care centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dental clinics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical clinics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parks and open space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Foodbanks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shelters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**13. Thinking ahead to the next five years, can you provide an estimate of your anticipated requests for financial assistance to the City of Nashua? This estimate should be based on the gap between the funds your agency can contribute and the funds needed to adequately address the needs of your clients.**

Operating assistance needed

Facility Improvements (Bricks & Mortar)

**14. Finally, we would like to provide you with the opportunity to share your comments or thoughts as they relate to prioritizing Nashua's community needs. Please note, these comments may be incorporated into the Consolidate Plan.**

Thank you for participating in the development of our Consolidated Plan. The draft Plan will be available for public comment in the weeks to come. Please check the Nashua Telegraph and City's website for its availability. If you have general questions, please contact Carrie Johnson Schena, Urban Programs Manager at 603-589-3087 or [schenac@nashuanh.gov](mailto:schenac@nashuanh.gov).

2010 Agency Survey Participants Survey Monkey ©	
Girls Incorporated of New Hampshire	Wed, Apr 21, 2010 1:26 PM
Nashua Police Athletic League	Mon, Apr 19, 2010 9:49 AM
Greater Nashua Dental Connection	Fri, Apr 16, 2010 11:20 AM
Crossover Recovery	Fri, Apr 16, 2010 6:06 AM
Boys & Girls Club of Greater Nashua	Thu, Apr 15, 2010 4:38 PM
Bridges: Domestic & Sexual Violence Support Services, Inc.	Thu, Apr 15, 2010 12:26 PM
Bridges: Domestic & Sexual Violence Support Services, Inc.	Thu, Apr 15, 2010 12:23 PM
Nashua Mediation Program	Wed, Apr 14, 2010 4:39 PM
Nashua Children's Home	Tue, Apr 13, 2010 4:42 PM
City of Nashua Welfare Department	Thu, Mar 25, 2010 2:20 PM
Nashua Housing Authority	Thu, Mar 25, 2010 1:13 PM
Nashua Housing Authority	Thu, Mar 25, 2010 1:13 PM
MicroCredit-NH / NH Community Loan Fund	Wed, Mar 24, 2010 3:47 PM
Southern N.H. Services Homeless Outreach	Wed, Mar 24, 2010 3:31 PM
Neighborhood Housing Services of Greater Nashua	Wed, Mar 24, 2010 2:30 PM
Nashua Soup Kitchen & Shelter	Mon, Mar 22, 2010 4:51 PM
Marguerite's Place, Inc.	Mon, Mar 22, 2010 10:47 AM
NH Legal Assistance	Fri, Mar 19, 2010 2:25 PM
Nashua Pastoral Care Center, Inc.	Thu, Mar 18, 2010 12:46 PM
Marguerite's Place, Inc.	Thu, Mar 18, 2010 11:37 AM
Marguerite's Place, Inc.	Wed, Mar 17, 2010 4:48 PM
Southern NH HIV/AIDS Task Force	Wed, Mar 17, 2010 3:57 PM
Boys & Girls Club of Greater Nashua	Wed, Mar 17, 2010 3:01 PM
Greater Nashua Mental Health Center at Community Council	Wed, Mar 17, 2010 9:56 AM
Marguerite's Place Inc	Wed, Mar 17, 2010 8:50 AM
Nashua Public Library	Tue, Mar 16, 2010 5:23 PM
Margueiite's Place	Tue, Mar 16, 2010 3:46 PM
Marguerite's Place Inc.	Tue, Mar 16, 2010 3:36 PM
Southern New Hampshire Rescue Mission	Tue, Mar 16, 2010 3:11 PM
Nashua Police Athletic League	Tue, Mar 16, 2010 2:53 PM
Nashua soup Kitchen and Shelter, Inc.	Tue, Mar 16, 2010 2:51 PM
The PLUS Company, Inc.	Tue, Mar 16, 2010 1:44 PM

**APPENDIX B**  
**Greater Nashua Continuum of Care**  
**10-Year Plan to End Homelessness Action Steps**

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**GREATER NASHUA CONTINUUM OF CARE**

c/o Southern NH HIV/AIDS Task Force  
12 Amherst Street • Nashua, NH 03064  
603/595-8464 ext. 15

January 28, 2010

Participating Agencies:

Bridges  
Community Services Council of NH  
Congressman Hodes Office  
Corpus Christi Emergency Assistance  
Gateways  
Greater Nashua Council on  
Alcoholism (Keystone Hall)  
Greater Nashua Interfaith  
Hospitality Network  
Greater Nashua Mental Health Center  
Greater Nashua Red Cross  
Harbor Homes, Inc.  
US Dept of HUD, Manchester Office  
Marguerite's Place  
Town of Merrimack Welfare Dept  
Merrimack County Savings Bank  
Merrimack River Medical Services  
Town of Milford Welfare Dept  
M.P. Housing  
Nashua Advocacy Group  
Nashua Area Health  
Center/Lamprey Health  
Nashua Children's Home  
City of Nashua, Div. of Public Health and  
Community Services  
City of Nashua, Welfare Dept  
Nashua School District  
Nashua Housing Authority  
Nashua Pastoral Care Center  
Nashua Soup Kitchen and Shelter  
Neighborhood Housing Services  
New Hampshire Catholic Charities  
New Hampshire Coalition to End  
Homelessness  
NH Legal Assistance  
St. John Neumann Church  
St. Joseph Hospital  
Southern NH HIV/AIDS Task Force  
Southern NH Rescue Mission  
Southern New Hampshire Services  
State of NH-DCYF  
State of NH-DHHS  
State of NH-Elderly/Adult Services  
Toiles Street Mission  
United Way of Greater Nashua  
Veteran's Administration Medical Center  
Workforce Opportunity Council

Mayor Donnalee Lozeau  
Nashua City Hall  
229 Main Street  
Nashua, NH 03060

Dear Mayor Lozeau,

On behalf of the Greater Nashua Continuum of Care (GNCOC), I am writing to you today regarding the City of Nashua's Consolidated Plan. We want to be sure that the GNCOC membership has an opportunity to offer our thoughts and concerns regarding issues of housing and homelessness, so that they may be included in the Plan.

We recognize that the City of Nashua's Consolidated Plan is instrumental in the success of the work we do, particularly when it comes to obtaining support from Federal grant opportunities. Many of our Federal funding opportunities look to the Consolidated Plan to identify needs in our community that their funding might support. It is imperative that there be content in the Plan regarding the need for affordable housing and supportive services for vulnerable populations. As you know, the GNCOC developed a 10 Year Plan to End Homelessness in 2002 and we are committed to our continued work towards ending homelessness in Greater Nashua. Recently, the Plan was revised to include a simple, six page document that outlines HUD's goals for Continuum of Care, as well as our own action steps in our quest to end homelessness. I am including a copy of the action plan for your reference, in hopes that as you begin drafting the Consolidated Plan you will include these HUD goals and our action steps, so that the City's Consolidated Plan truly reflects the needs of the residents of Nashua who struggle to maintain housing and other basic needs.

Please let us know if we can offer any further suggestions or guidance. We also would be very grateful to be notified of any public meetings regarding the content of the City of Nashua's Consolidated Plan.

Cordially,



Wendy LeBlanc  
Chairperson

cc: Kathy Hersh, Director of Community Development

encl: GNCOC 10-Year Plan to End Homelessness



h. Greater Nashua 10-Year Plan Execution

***Greater Nashua Continuum of Care Vision: All individuals and families facing homelessness in the Greater Nashua area will have access to safe, decent, affordable housing and the resources and supports needed to sustain it.***

The Mission of the Plan to End Homelessness is threefold:

- Prevent homeless whenever possible
- Rapidly re-house those who are homeless
- Provide wrap around services

Below is the one main objective that follows the three mission strategies, all of which are aimed at ending homelessness in our community by the year 2012.\*

Goal	Lead person	Baseline (current)	1 yr	2 yr	3 yr
Decrease the number of people who are homeless.	GNCOC Executive Committee	400 people	300 people	150 people	0 people

*\*To clarify the goal of having no homeless in our community by the year 2012, the following is assumed: 1) Some individuals and families will not be identified or self-identified immediately as being homeless, 2) Some individuals or families who are homeless will not immediately accept housing or other assistance offered and will take time before they can be engaged, in some cases a very lengthy period, and 3) At times there may not be suitable housing and supportive services available to prevent homelessness or to rapidly re-house. Hence, the use of emergency shelters and short-term leases may be required. In any event, it will be the operating vision that once a person or family has been identified as being homeless they will be moved into suitable permanent housing within a 30-day period.*

Listed below are action steps, organized by strategy and date in service of accomplishing our main objective of ending homelessness in our community by the year 2012.

The following actions in the Ten-Year Plan have been accomplished and/or are ongoing:

- Met with representatives on the Federal, State and local level and presented issues related to homelessness.
- Improved communication with the local landlord association and other housing resources, one purpose being the creation and maintenance of a list of available LLDs/Property Managers who will rent to homeless and at-risk households.
- Inventoried Greater Nashua agencies, faith-based organizations, and municipalities that offer prevention/intervention services.

h. Greater Nashua 10-Year Plan Execution

- Determined individual agency responsibility for specific homeless subpopulations (Wheel of Responsibility).
- Created a regional revolving loan fund to assist with emergency mortgage/rental subsidies for eviction prevention and to maintain housing stability.
- Conduct monthly data collection of key indicators with regard to success or failure in achieving the strategies of this plan.
- Conduct GAPS analysis to determine where critical services effecting homeless persons are not adequately available in our community.
- Successfully advocated for development of a local legal aid office to provide pro bono client representation for landlord/tenant issues.
- Conducted an analysis of the existing methodologies that are used to report on housing and services provided to homeless individuals.
- Prepared a model for the aggregation of all the available data reports.
- Supported the enactment of legislation that encourages the development of affordable housing.
- Supported zoning changes that provide opportunities for the development of new units of affordable housing, such as Rezoning, Inclusionary Zoning, Affordable Housing Density Bonuses, Tax Credits, and other incentives.
- Conducted focus groups in consumer settings.
- Expanding cultural competency through Ethnic Awareness and Refugee task Force, as well as various community groups and education programs.
- Continue to educate and provide support to local businesses to create employment opportunities for homeless persons.
- Obtained funding for increased substance abuse treatment for clients re-integrating from correctional facilities.
- Received HOPWA funding for housing and support services.
- Received federal funding for Veteran's Housing Programs.
- Created a Wrap-Around Services Committee to assess needs of homeless and at-risk populations on an individualized or global level.
- Created a *Homeless Prevention Toolkit*
- Created an early warning system ([homeless@nashua-coc.org](mailto:homeless@nashua-coc.org)) enabling prevention providers (as identified in the Wheel of Responsibility) to apply resources during critical periods for persons at risk of homelessness.
- Received funding for healthcare for the homeless program.
- Advocated for a statewide discharge policy that prohibits discharge into homelessness from publicly funded facilities. GNCOC representatives participate on state-level discharge planning group.
- Supported expansion of public and alternative transportation for homeless persons and persons at risk. NRPC has convened work group to explore expansion of Nashua Transit. NH DHHS developed RFP for transportation brokerage program.

## h. Greater Nashua 10-Year Plan Execution

- Encouraged all three NH COCs to increase communication and coordination of efforts.

Below are the major goals identified in the HUD SuperNOFA application that serve as the road map in directing our efforts to end homelessness as we know it by 2012 and beyond:

GOAL	Baseline 2008	12 months	5 years	10 years
1. Create new PH beds for chronically homeless persons.	153	157	204	254
2. Increase percentage of homeless persons staying in PH over 6 months to at least 77.0%.	87%	87%	88%	90%
3. Increase percentage of homeless persons moving from TH to PH to at least 65%.	75 %	76%	78 %	80%
4. Increase percentage of homeless persons employed at exit to at least 20 %.	51 %	52%	53 %	55 %
5. Decrease the number of homeless households with children.	64	60	50	40
6. Ensure that the GNCOC has a functional HMIS system.	85% bed coverage	90% bed coverage	95% bed coverage	95% bed coverage
7. Decrease the number of people who are homeless on any given night. <i>*Includes homeless persons that are sheltered</i>	457	350	100	50
8. Increase stock of permanently affordable housing units/vouchers for the homeless and those at risk to be homeless.	2,702	2,852	3,452	4,052

The following chart shows actions (in no order of importance) as developed and monitored by the Greater Nashua Continuum of Care and/or its designated sub-committees. The actions are the means by which our stated goals will be accomplished. The Executive Committee of the Greater Nashua Continuum of Care or its designee is responsible for monitoring all goals and actions and ensuring that they are accomplished. This section of the plan is intended to be a *living document* by which actions may be added/amended as appropriate.

Actions	Manager Lead Implementer	Expected Outcomes/ Benchmarks	Progress
		Expand current programs	

## h. Greater Nashua 10-Year Plan Execution

	Actions	Manager Lead Implementer	Expected Outcomes/ Benchmarks	Progress
1.	Utilize funding resources (current and new – i.e.: SuperNOFA, NSP, Stimulus funds) for homeless prevention and rapid re-housing.	GNCOC Executive Committee	for eviction prevention and create new support services for obtaining and sustaining housing, both short- and long-term.  Prioritize development of affordable housing units – a Housing First approach (rather than emergency shelter units or motels).	September 2009
2.	Create an organized strategy of resource acquisition for affordable housing.	GNCOC Executive Committee	Increased funds for acquisition, rehab, and development of affordable housing opportunities annually.  Formation of Resource Acquisition Committee within the GNCOC.  Greater synchronization between GNCOC allocation of resources and the Nashua 10 Year Plan for Ending Homelessness.	<u>2009</u>  GNCOC Ex. Committee exploring funding resources
3.	Partner with landlords who are willing to execute short term leases to rapidly house homeless persons in apartments rather than shelter units/motel placements.	GNCOC Executive Committee  Community Relations	Rapid access to short term housing.  Quarterly reports generated from individual housing agencies measuring short term housing access to be compared to shelter and motel voucher utilization.	August 2009

## h. Greater Nashua 10-Year Plan Execution

	Actions	Manager Lead Implementer	Expected Outcomes/ Benchmarks	Progress
4.	Conduct a public forum to determine how to best address the question of intra-state and inter-state homeless resources, and the question of residential requirements for homeless service provision.	GNCOC Executive Committee  Ending Homelessness – ad hoc  NH Coalition to End Homelessness	Increased understanding and systematization resource allocation and utilization.  Incorporated into GNCOC 10 Year Plan and other City/State 10 Year Plans.	June 2010
5.	Develop a standardized application process among area providers for housing and/or services to simplify the process for clients and providers.	GNCOC Executive Committee  FAMAP	Rapid application to provider-sponsored housing with a reduction in duplicative paperwork.  Standardization for the purpose of data collection and reporting.  Draft proposed, reviewed, and accepted by GNCOC.  Application made available web-based.	January 2010
6.	Create a NH Trust (i.e.: Melville Trust).	GNCOC Executive Committee	Implementation of Best Practices, resulting in a stronger, more effective 10 Year Plan.  Research how Melville Trust was established.  Identify key stakeholders with the vision for such an endeavor.	January 2011

h. Greater Nashua 10-Year Plan Execution

	Actions	Manager Lead Implementer	Expected Outcomes/ Benchmarks	Progress
7.	Investigate mainstream funding/resources that will provide a full range housing placement services for Victims of Domestic Violence.	GNCOC Bridges	Clients access adequate resources for transitional and/or permanent housing placement and support.	September 2009
8.	Educate and provide support to individuals and businesses to create employment opportunities for homeless persons.	Harbor Homes, Inc. Linkabilities Nashua Soup Kitchen & Shelter, Inc.	More community and local business awareness of and buy in into the need for employment opportunities for the homeless. Establish a working relationship with area employers. Hold an annual "Job Fair" for homeless persons in the Greater Nashua area. Employment Services Subcommittee will report quarterly on successful employment matches.	June 2009

**APPENDIX C**  
**Required Tables**

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Housing Needs Table		City of Nashua, NH																							
		Grantee:																							
		Only complete blue sections. Do NOT type in sections other than blue.																							
		3-5 Year Quantities																							
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households	Year 1	Year 2	Year 3	Year 4*	Year 5*	Multi-Year	% of Goal	Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member	Disproportionate Racial/Ethnic Need?	# of Households in Lead-Hazard Housing	Total Low Income, At-Risk, or Elderly Population								
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual														
Household Income <=30% MFI																									
Owner		Renter																							
All other hshol	Large Related	Small Related	Elderly	All other hshol	Large Related	Small Related	Elderly																		

HSGNeed

1

CPMP

Household Income >30 to <=50% MFI											
Owner						Renter					
Related	Elderly	All other hshol	Large Related	Small Related	Elderly	All other hshol	Large Related	Small Related	Elderly	Related	Elderly
NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS
With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems
Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%
Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
61.6	61.6	61.6	61.6	61.6	61.6	61.6	61.6	61.6	61.6	61.6	61.6
380	380	380	380	380	380	380	380	380	380	380	380
24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
150	150	150	150	150	150	150	150	150	150	150	150
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
666	666	666	666	666	666	666	666	666	666	666	666
62.7	62.7	62.7	62.7	62.7	62.7	62.7	62.7	62.7	62.7	62.7	62.7
110	110	110	110	110	110	110	110	110	110	110	110
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7
133	133	133	133	133	133	133	133	133	133	133	133
39.4	39.4	39.4	39.4	39.4	39.4	39.4	39.4	39.4	39.4	39.4	39.4
74	74	74	74	74	74	74	74	74	74	74	74
0	0	0	0	0	0	0	0	0	0	0	0
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
75.5	75.5	75.5	75.5	75.5	75.5	75.5	75.5	75.5	75.5	75.5	75.5
694	694	694	694	694	694	694	694	694	694	694	694
74.4	74.4	74.4	74.4	74.4	74.4	74.4	74.4	74.4	74.4	74.4	74.4
684	684	684	684	684	684	684	684	684	684	684	684
20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6
186	186	186	186	186	186	186	186	186	186	186	186
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
856	856	856	856	856	856	856	856	856	856	856	856
39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2
337	337	337	337	337	337	337	337	337	337	337	337
39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2
337	337	337	337	337	337	337	337	337	337	337	337
9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2
76	76	76	76	76	76	76	76	76	76	76	76
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
266	266	266	266	266	266	266	266	266	266	266	266
71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8
197	197	197	197	197	197	197	197	197	197	197	197
71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8
197	197	197	197	197	197	197	197	197	197	197	197
47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7
127	127	127	127	127	127	127	127	127	127	127	127
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
98	98	98	98	98	98	98	98	98	98	98	98
91.8	91.8	91.8	91.8	91.8	91.8	91.8	91.8	91.8	91.8	91.8	91.8
90	90	90	90	90	90	90	90	90	90	90	90
83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7
82	82	82	82	82	82	82	82	82	82	82	82
42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9
42	42	42	42	42	42	42	42	42	42	42	42
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
256	256	256	256	256	256	256	256	256	256	256	256
65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6
168	168	168	168	168	168	168	168	168	168	168	168
65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6	65.6
168	168	168	168	168	168	168	168	168	168	168	168
49.2	49.2	49.2	49.2	49.2	49.2	49.2	49.2	49.2	49.2	49.2	49.2
126	126	126	126	126	126	126	126	126	126	126	126
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
363	363	363	363	363	363	363	363	363	363	363	363
45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8
167	167	167	167	167	167	167	167	167	167	167	167
45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8
167	167	167	167	167	167	167	167	167	167	167	167
11	11	11	11	11	11	11	11	11	11	11	11
40	40	40	40	40	40	40	40	40	40	40	40
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008
29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7
299	299	299	299	299	299	299	299	299	299	299	299
0	0	0	0	0	0	0	0	0	0	0	0
###	###	###	###	###	###	###	###	###	###	###	###
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0	0	0	0	0	0	0	0	0	0	0	0
###	###	###	###	###	###	###	###	###	###	###	###

## 5-Year Strategic Plan

**City of Nashua****Housing Market Analysis***Complete cells in blue.*

Housing Stock Inventory		Complete cells in blue.				
	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
<b><u>Affordability Mismatch</u></b>						
Occupied Units: Renter		5110	6925	2865	14900	135
Occupied Units: Owner		409	5104	14164	19677	40
Vacant Units: For Rent	1%	70	100	39	209	35
Vacant Units: For Sale	1%	10	44	73	127	0
Total Units Occupied & Vacant		5599	12173	17141	34913	210
<b><u>Rents: Applicable FMRs (in \$s)</u></b>						
		792-932	1,165	1,558 +		
		792-848	1,018	1,176 +		
<b>Rent Affordable at 30% of 50% of MFI (in \$s)</b>						
<b>Public Housing Units</b>						
Occupied Units					0	
Vacant Units					0	
Total Units Occupied & Vacant		0	0	0	0	0
<b>Rehabilitation Needs (in \$s)</b>						
					0	

## Continuum of Care Homeless Population and Subpopulations Chart

City of Nashua																			
Part 1: Homeless Population		Sheltered				Un-sheltered	Total	Data Quality											
		Emergency		Transitional															
1. Homeless Individuals		78		76		22		176		▼									
2. Homeless Families with Children		10		53		6		69											
2a. Persons in Homeless with Children Families		20		121		17		158											
Total (lines 1 + 2a)		98		197		39		334											
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered		Total		Data Quality		▼									
1. Chronically Homeless				91		13		104											
2. Severely Mentally Ill				126		13		139											
3. Chronic Substance Abuse				121		9		130											
4. Veterans				51		0		51											
5. Persons with HIV/AIDS				1		0		1											
6. Victims of Domestic Violence				53		2		55											
7. Youth (Under 18 years of age)				7		0		7											
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total	Priority H, M, L	Plan to Fund?	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
					Year 1		Year 2		Year 3		Year 4		Year 5						Actual
Emergency Shelters		78	31	47	0	0	0	0	0	0	0	0	0	0	0	####			
Transitional Housing		76	131	-55	0	0	0	0	0	0	0	0	0	0	0	####			
Permanent Supportive Housing		371	269	102	0	0	0	0	0	0	0	0	0	0	0	####			
Total		525	431	94	0	0	0	0	0	0	0	0	0	0	0	####			
Chronically Homeless		104																	



Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total		Priority H, M, L	Plan to Fund?	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5						
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual			
Beds		Emergency Shelters	30	32	-2	0	0	0	0	0	0	0	0	0	0	###			
		Transitional Housing	53	111	-58	0	0	0	0	0	0	0	0	0	0	###			
		Permanent Supportive Housing	344	242	102	0	0	0	0	0	0	0	0	0	0	###			
Total			427	385	42	0	0	0	0	0	0	0	0	0	0	###			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Housing and Community Development Activities				5-Year Quantities										Cumulative	
				Year 1		Year 2		Year 3		Year 4		Year 5			
	Needs	Current	Gap	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
01 Acquisition of Real Property 570.201(a)	2	0	2									0	0		
02 Disposition 570.201(b)	2	0	2									0	0		
03 Public Facilities and Improvements (General) 570.201(c)	7	0	7									0	0		
03A Senior Centers 570.201(c)	1	0	1									0	0		
03B Handicapped Centers 570.201(c)	3	0	3									0	0		
03C Homeless Facilities (not operating costs) 570.201(c)	3	0	3									0	0		
03D Youth Centers 570.201(c)	20	0	20									0	0		
03E Neighborhood Facilities 570.201(c)	3	0	3									0	0		
03F Parks, Recreational Facilities 570.201(c)	10	0	10									0	0		
03G Parking Facilities 570.201(e)	2	0	2									0	0		
03H Solid Waste Disposal Improvements 570.201(c)	0	0	0									0	0		
03I Flood Drain Improvements 570.201(c)	0	0	0									0	0		
03J Water/Sewer Improvements 570.201(c)	0	0	0									0	0		
03K Street Improvements 570.201(c)	3	0	3									0	0		
03L Sidewalks 570.201(c)	4	0	4									0	0		
03M Child Care Centers 570.201(c)	2	0	2									0	0		
03N Tree Planting 570.201(c)	1	0	1									0	0		
03O Fire Stations/Equipment 570.201(c)	0	0	0									0	0		
03P Health Facilities 570.201(c)	6	0	6									0	0		
03Q Abused and Neglected Children Facilities 570.201(c)	2	0	2									0	0		
03R Asbestos Removal 570.201(c)	0	0	0									0	0		
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	1	0	1									0	0		
03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0									0	0		
04 Clearance and Demolition 570.201(d)	0	0	0									0	0		
04A Clean-up of Contaminated Sites 570.201(d)	10	0	10									0	0		
05 Public Services (General) 570.201(e)	25000	0	25000									0	0		
05A Senior Services 570.201(e)	0	0	0									0	0		
05B Handicapped Services 570.201(e)	0	0	0									0	0		
05C Legal Services 570.201(e)	0	0	0									0	0		
05D Youth Services 570.201(e)	10000	0	10000									0	0		
05E Transportation Services 570.201(e)	0	0	0									0	0		
05F Substance Abuse Services 570.201(e)	0	0	0									0	0		
05G Battered and Abused Spouses 570.201(e)	0	0	0									0	0		
05H Employment Training 570.201(e)	0	0	0									0	0		
05I Crime Awareness 570.201(e)	0	0	0									0	0		
05J Fair Housing Activities (if CDBG, then subject to 570.201(e)	0	0	0									0	0		
05K Tenant/Landlord Counseling 570.201(e)	0	0	0									0	0		
05L Child Care Services 570.201(e)	0	0	0									0	0		

**Public Facilities and Improvements**

**Public Services**

<b>Pu</b>	05M Health Services 570.201(e)	0	0	0	0														0	0
	05N Abused and Neglected Children 570.201(e)	0	0	0	0	0													0	0
	05O Mental Health Services 570.201(e)	0	0	0	0	0													0	0
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(f)	0	0	0	0	0													0	0
	05Q Substance Payments 570.204	0	0	0	0	0													0	0
	05R Homeownership Assistance (not direct) 570.204	0	0	0	0	0													0	0
	05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0	0	0													0	0
	05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0	0	0													0	0
	06 Interim Assistance 570.201(f)	0	0	0	0	0													0	0
	07 Urban Renewal Completion 570.201(h)	0	0	0	0	0													0	0
	08 Relocation 570.201(i)	0	0	0	0	0													0	0
	09 Loss of Rental Income 570.201(j)	0	0	0	0	0													0	0
	10 Removal of Architectural Barriers 570.201(k)	0	0	0	0	0													0	0
	11 Privately Owned Utilities 570.201(l)	0	0	0	0	0													0	0
	12 Construction of Housing 570.201(m)	0	0	0	0	0													0	0
	13 Direct Homeownership Assistance 570.201(n)	0	0	0	0	0													0	0
	14A Rehab: Single-Unit Residential 570.202	50	0	0	50														0	0
	14B Rehab: Multi-Unit Residential 570.202	0	0	0	0	0													0	0
	14C Public Housing Modernization 570.202	0	0	0	0	0													0	0
	14D Rehab: Other Publicly-Owned Residential Buildings 570.202	0	0	0	0	0													0	0
	14E Rehab: Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0	0	0													0	0
	14F Energy Efficiency Improvements 570.202	0	0	0	0	0													0	0
	14G Acquisition - for Rehabilitation 570.202	0	0	0	0	0													0	0
	14H Rehabilitation Administration 570.202	0	0	0	0	0													0	0
	14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0	0	0													0	0
	15 Code Enforcement 570.202(c)	0	0	0	0	0													0	0
	15A Residential Historic Preservation 570.202(d)	0	0	0	0	0													0	0
	15B Non-Residential Historic Preservation 570.202(d)	0	0	0	0	0													0	0
	17A CI Land Acquisition/Disposition 570.203(a)	0	0	0	0	0													0	0
	17B CI Infrastructure Development 570.203(a)	0	0	0	0	0													0	0
	17C CI Building Acquisition, Construction, Rehabilitation 570.203(a)	0	0	0	0	0													0	0
	17D Other Commercial/Industrial Improvements 570.203(a)	5	0	0	5														0	0
	18A ED Direct Financial Assistance to For-Profits 570.203(b)	50	0	0	50														0	0
	18B ED Technical Assistance 570.203(b)	50	0	0	50														0	0
	18C Micro-Enterprise Assistance	50	0	0	50														0	0
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	10%	0	0	0.1														0	0
	19B HOME CHDO Operating Costs (not part of 5% Admin ca	5%	0	0	0.05														0	0
	19C CDBG Non-profit Organization Capacity Building	0	0	0	0														0	0
	19D CDBG Assistance to Institutes of Higher Education	0	0	0	0														0	0
	19E CDBG Operation and Repair of Foreclosed Property	0	0	0	0														0	0
	19F Planned Repayment of Section 108 Loan Principal	0	0	0	0														0	0
	19G Unplanned Repayment of Section 108 Loan Principal	0	0	0	0														0	0
	19H State CDBG Technical Assistance to Grantees	0	0	0	0														0	0



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**91.210 (c) Homeless Inventory – Optional COC Housing and Activity Charts****Housing Inventory Chart: Emergency Shelter**

Total Year-Round Beds - Household without Children		82
1. Current Year-Round Emergency Shelter (ES) Beds for Households without Children		0
1A. Number of DV Year-Round ES Beds for Households without Children		82
1B. Subtotal, non-DV Year-Round ES Beds for Households without Children		0
2. New Year-Round ES Beds for Households without Children		0
3. Under Development Year-Round ES Beds for Households without Children		37
4. Total Year Round ES HMIS Beds for Households without Children		45%
5. HMIS Bed Coverage: ES Beds for Households without Children		
Total Year-Round Beds - Households with Children		64
6. Current Year-Round ES Beds for Households with Children		10
6A. Number of DV Year-Round ES Beds for Households with Children		54
6B. Subtotal, non-DV Year-Round ES Beds for Households with Children		0
7. New Year-Round ES Beds for Households with Children		0
8. Under Development Year-Round ES Beds for Households with Children		18
9. Total Year-Round ES HMIS Beds for Households with Children		33%
10. HMIS Bed Coverage: ES Beds for Households with Children		

**KEY: Target Population A**  
 CO: couples only, no children  
 HC: households with children  
 SF: single females  
 SFHC: single females and households with children  
 SM: single males  
 SMHC: single males and households with children  
 SMF: single males and females  
 SMF + HC: Single male and female plus households with children  
 YF: youth females (under 18 years old)  
 YM: youth males (under 18 years old)  
 YMF: youth males and females (under 18 years old)

**KEY: Target Population B**  
 DV - Domestic Violence victims only  
 VET - Veterans only  
 HIV - HIV/AIDS populations only

**KEY: Inventory type**  
 C: Current Inventory  
 N: New Inventory  
 U: Under development

Error Messages

ERROR MSG: PROGRAM DETAILS

Please review your inventory information and record information in all applicable columns

ERROR MSG: FAMILY BEDS/UNITS

None

ERROR MSG: DV HMIS COVERAGE

None

Program Information				Target Population		HUD Funding Information	All Year-Round Beds/Units				
#	Organization Name	Program Name	Geo Code	Inventory type	A	B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
ES1	Bridges	DV Shelter	339011	C	SFHC	DV	Yes	10	4	0	10
ES2	Harbor Homes Inc.	Emergency Shelter	339011	C	SMF+HC		Yes	0	1	18	24
ES3	Nashua Soup Kitchen & Shelter	Ash Street Shelter	339011	C	SMF+HC		No	11	3	14	25
ES4	Nashua Soup Kitchen & Shelter	Kinsley Street Shelter	339011	C	SMF+HC		No	5	2	5	10
ES5	Southern New Hampshire Rescue Mission	Emergency Shelter	339011	C	SM		No	32	10	4	4
ES6										41	73
ES7											0
ES8											0
ES9											0
ES10											0
ES11											0
ES12											0
ES13											0
ES14											0
ES15											0
ES16											0
ES17											0

**Error Messages**

**ERROR MSG: PROGRAM DETAILS** Please review your inventory information and record information in all applicable columns

**ERROR MSG: FAMILY BEDS/UNITS** None

**ERROR MSG: DV HMIS COVERAGE** None

[illegible]

## Housing Inventory Chart: Transitional Housing

<b>Total Year-Round Beds - Household without Children</b>	164
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children	0
1A. Number of DV Year-Round TH Beds for Households without Children	164
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children	0
2. New Year-Round ES Beds for Households without Children	0
3. Under Development Year-Round TH Beds for Households without Children	77
4. Total Year-Round TH HHS Beds for Households without Children	42%
5. HHS Bed Coverage: TH Beds for Households without Children	

<b>Total Year-Round Beds - Households with Children</b>	222
6. Current Year-Round TH Beds for Households with Children	0
6A. Number of DV Year-Round TH Beds for Households with Children	222
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children	0
7. New Year-Round TH Beds for Households with Children	0
8. Under Development Year-Round TH Beds for Households with Children	94
9. Total Year-Round TH HHS Beds for Households with Children	94
10. HHS Bed Coverage: TH Beds for Households with Children	42%

## Error Messages

ERROR MSG: PROGRAM DETAILS: None  
 ERROR MSG: FAMILY BEDS/UNITS: All programs that have family beds should also have family units and vice versa  
 ERROR MSG: DV/HHS COVERAGE: None

<b>KEY: Target Population A</b>	<b>KEY: Target Population B</b>
CO: couples only, no children	C: Current Inventory
HC: households with children	N: New Inventory
SF: single females	U: Under development
SFHC: single females and households with children	
SM: single males	
SMHC: single males and households with children	
SWF: single males and females	
SWF + HC: Single male and female plus households with children	
YF: youth females (under 18 years old)	
YM: youth males (under 18 years old)	
YMF: youth males and females (under 18 years old)	

Program Information			Target Population		HUD Funding Information		All Year-Round Beds/Units			Year-Round Beds in HHS				PIT Counts		Utilization Rates	
#	Organization Name	Program Name	Geo Code	Inventory Type	A	B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds	HHS Beds for Households with Children	HHS Beds for Households without Children	Percentage of HHS Beds for Households with Children	Percentage of HHS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate
TH1	Greater Nashua Council on Alcoholism	Transitional Living Center	339011	C	SMF		Yes	0	0	12	12	0	12		100%	11	92%
TH2	Greater Nashua Council on Alcoholism	C/O/Sobriety Maintenance Center	339011	C	SMF		Yes	0	0	16	16	0	16		100%	16	100%
TH3	Greater Nashua Interfaith Hospitality Network	Anne Marie House	339011	C	HC		No	24	7	0	24	24	0	100%		24	100%
TH4	Harbor Homes Inc.	Veterans FIRST	339011	C	SMF	VER	Yes	0	0	20	20	0	20	100%		18	90%
TH5	Harbor Homes Inc.	Buckingham Place	339011	C	SMF	VER	Yes	0	0	20	20	0	20	100%		20	100%
TH6	Marguerite's Place, Inc.	Marguerite's Place	339011	C	HC		Yes	24	10	0	24	24	0	100%		24	100%
TH7	Nashua Children's Home	Transitional Living Program	339011	C	SMF		No	0	0	9	9	0	9		100%	9	100%
TH8	Nashua Pastoral Care Center	Caroline's House	339011	C	HC		No	11	4	0	11	11	0	100%		11	100%
TH9	Nashua Pastoral Care Center	Concord Street	339011	C	HC		No	3	1	0	3	3	0	100%		3	100%
TH10	Nashua Pastoral Care Center	Normell House	339011	C	HC		No	18	8	0	18	18	0	100%		18	100%
TH11	Nashua Pastoral Care Center	Victory House	339011	C	HC		No	14	5	0	14	14	0	100%		14	100%
TH12	Nashua Soup Kitchen & Shelter	Transitional Housing	339011	C	SMF+HC		No	15	3	15	30	0	0	0%	0%	30	100%
TH13	Bridges	Transitional Housing	339011	C	SFHC		No	2	1	1	2	0	0	0%	0%	2	100%
	Insert organization name							111	39	92	203			0%	0%		0%

## Housing Inventory Chart: Safe Haven

<b>Total Year-Round Beds - Household without Children</b>	
1. Current Year-Round Safe Haven (SH) Beds for Households without Children	5
1A. Number of DV Year-Round SH Beds for Households without Children	0
1B. Subtotal, non-DV Year-Round SH Beds for Households without Children	5
2. New Year-Round ES Beds for Households without Children	0
3. Under Development Year-Round SH Beds for Households without Children	0
4. Total Year-Round SH HMIS Beds for Households without Children	5
5. HMIS Bed Coverage: SH Beds for Households without Children	100%

<b>Total Year-Round Beds - Households with Children</b>	
6. Current Year-Round SH Beds for Households with Children	0
6A. Number of DV Year-Round SH Beds for Households with Children	0
6B. Subtotal, non-DV Year-Round SH Beds for Households with Children	0
7. New Year-Round SH Beds for Households with Children	0
8. Under Development Year-Round SH Beds for Households with Children	0
9. Total Year-Round SH HMIS Beds for Households with Children	0
10. HMIS Bed Coverage: SH Beds for Households with Children	0

<b>KEY: Target Population A</b>	
CO: couples only, no children	
HC: households with children	
SF: single females	
SFHC: single females and households with children	
SM: single males	
SMHC: single males and households with children	
SMF: single males and females	
SMF + HC: Single male and female plus households with children	
YF: youth females (under 18 years old)	
YM: youth males (under 18 years old)	
YMF: youth males and females (under 18 years old)	

<b>KEY: Target Population B</b>	
DV: Domestic Violence victims only	
VET: Veterans only	
HIV: HIV/AIDS populations only	

<b>KEY: Inventory type</b>	
C: Current Inventory	
N: New Inventory	
U: Under development	

**Error Messages**  
**ERROR MSG: PROGRAM DETAILS** Please review your inventory information and record information in all applicable columns  
**ERROR MSG: FAMILY BEDS/UNITS** None  
**ERROR MSG: DV HMIS COVERAGE** None

Program Information										Target Population		HUD Funding Information		All Year-Round Beds/Units				Year-Round Beds in HMIS				PIT Counts		Utilization Rates
#	Organization Name	Program Name	Geo Code	Inventory Type	A	B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds	HMIS Beds for Households with Children	HMIS Beds for Households without Children	Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate							
SH1	Harbor Homes Inc.	Safe Haven	339011	C	SMF	Yes		0	0	5	5	0	5		100%	5	100%							
SH2											0													
SH3											0													
SH4											0													
SH5											0													
SH6											0													
SH7											0													
SH8											0													
SH9											0													
SH10											0													
SH11											0													
SH12											0													



## Housing Inventory Chart: Transitional Housing

<b>Total Year-Round Beds - Households without Children</b>		184
1. Current Year-Round Transitional Housing (TH) Beds for Households without Children		0
1A. Number of DV Year-Round TH Beds for Households without Children		184
1B. Subtotal, non-DV Year-Round TH Beds for Households without Children		0
2. New Year-Round ES Beds for Households without Children		0
3. Under Development Year-Round TH Beds for Households without Children		77
4. Total Year-Round TH HMIS Beds for Households without Children		42%
5. HMIS Bed Coverage: TH Beds for Households without Children		
<b>Total Year-Round Beds - Households with Children</b>		222
6. Current Year-Round TH Beds for Households with Children		0
6A. Number of DV Year-Round TH Beds for Households with Children		222
6B. Subtotal, non-DV Year-Round TH Beds for Households with Children		0
7. New Year-Round TH Beds for Households with Children		0
8. Under Development Year-Round TH Beds for Households with Children		94
9. Total Year-Round TH HMIS Beds for Households with Children		42%
10. HMIS Bed Coverage: TH Beds for Households with Children		

<b>KEY: Target Population A</b>		<b>KEY: Target Population B</b>	<b>KEY: Inventory type</b>
CO: couples only, no children		DV - Domestic Violence victims only	C: Current Inventory
HC: households with children		VF - Veterans only	N: New Inventory
SF: single females		YMF: youth males (under 18 years old)	U: Under development
SFHC: single females and households with children			
SM: single males			
SMHC: single males and households with children			
SMF: single males and females			
SMF + HC: Single male and female plus households with children			
YF: youth females (under 18 years old)			
YMF: youth males (under 18 years old)			

**Error Messages**  
 ERROR MSG: PROGRAM DETAILS None  
 ERROR MSG: FAMILY BEDS/UNITS All programs that have family beds should also have family units and vice versa  
 ERROR MSG: DV HMIS COVERAGE None

Program Information				Target Population		HUD Funding Information	All Year-Round Beds/Units				Year-Round Beds in HMIS					PIT Counts	Utilization Rates
#	Organization Name	Program Name	Geo Code	Inventory Type	A	B	Does this program receive HUD McKinney-Vento funding?	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds	HMIS Beds for Households with Children	HMIS Beds for Households without Children	Percentage of HMIS Beds for Households with Children	Percentage of HMIS beds for Households without Children	Point-in-Time Homeless Count	Program Utilization Rate
TH1	Greater Nashua Council on Alcoholism	Transitional Living Center	339011	C	SMF		Yes	0	0	12	12	0	12	100%		11	92%
TH2	Greater Nashua Council on Alcoholism	CIC/Scherry Maintenance Center	339011	C	SMF		Yes	0	0	16	16	0	16	100%		16	100%
TH3	Greater Nashua Interfaith Hospitality Network	Anne Marie House	339011	C	HC		No	24	7	0	24	24	0	100%		24	100%
TH4	Harbor Homes Inc.	Veterans FIRST	339011	C	SMF	VF	Yes	0	0	20	20	0	20	100%		18	90%
TH5	Harbor Homes Inc.	Beddingham Place	339011	C	SMF	VF	Yes	0	0	20	20	0	20	100%		20	100%
TH6	Marguerite's Place, Inc.	Marguerite's Place	339011	C	HC		Yes	24	10	0	24	24	0	100%		24	100%
TH7	Nashua Children's Home	Transitional Living Program	339011	C	SMF		No	0	0	9	9	0	9	100%		9	100%
TH8	Nashua Pastoral Care Center	Caroline's House	339011	C	HC		No	11	4	0	11	11	0	100%		11	100%
TH9	Nashua Pastoral Care Center	Concord Street	339011	C	HC		No	3	1	0	3	3	0	100%		3	100%
TH10	Nashua Pastoral Care Center	Novell House	339011	C	HC		No	18	8	0	18	18	0	100%		18	100%
TH11	Nashua Pastoral Care Center	Victory House	339011	C	HC		No	14	5	0	14	14	0	100%		14	100%
TH12	Nashua Soup Kitchen & Shelter	Transitional Housing	339011	C	SMF+HC		No	16	3	16	30	0	0	0%		30	100%
TH13	Bridges	Transitional Housing	339011	C	SFHC		No	2	1	1	2	0	0	0%		2	100%
Insert organization name								111	39	92	203			0%			0%

**APPENDIX D**  
**Citizen Participation Plan**  
**Adopted June 8, 2010 R-10-25**

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# **CITY OF NASHUA, NH**

## **CITIZEN PARTICIPATION PLAN**

For

Community Development Block Grant and  
HOME Investment Partnership Program

**Donnalee Lozeau, Mayor  
City of Nashua  
City Hall, 299 Main Street  
Nashua, NH 03060**

**Adopted June 8, 2010**

**City of Nashua, New Hampshire  
Citizen Participation Plan  
for the 2010-2015 Consolidated Plan**

**Background**

The City is required by the Department of Housing and Urban Development (HUD) to adopt a Citizen Participation Plan that sets forth the jurisdiction's policies and procedures for citizen participation (24 CFR 91.105) in the development of its Consolidated Plan, substantial amendments to the Consolidated Plan and performance reports. This Citizen Participation Plan is incorporated as part of the City's 2010-2015 Consolidated Plan.

HUD regulations indicate that when a jurisdiction has an existing citizen participation plan that meets earlier regulations, established under the Housing and Community Development Act of 1974, it may update such plan to meet the specifications for the Consolidated Plan. Nashua's Citizen Participation Plan must be updated to reflect the current requirements of 24 CFR 91.105.

**Encouragement of Citizen Participation**

The City of Nashua encourages all of its citizens to participate in the development of its Consolidated Plan, Annual Action Plan, any substantial amendments to the Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER). The City will especially encourage participation by low and moderate-income persons, particularly those living in slum and blighted areas, as defined by HUD, and in areas where CDBG funds are proposed to be used by implementing the following strategies:

1. Hold meetings in low-income target neighborhoods. Particular focus will be paid to the neighborhoods known locally as the *Tree Streets* and *French Hill*. These neighborhoods have the highest density of low-income residents and include the following census tracts: 105, 107, 108 and parts of 104 and 106. Notices of public meetings affecting the residents of predominately low-income neighborhoods will be posted in locations easily accessible to the residents, translated into alternate languages as appropriate.
2. Conduct surveys by mail, phone or door-to-door techniques, ideally by bi-lingual persons and at a minimum provided in written format in alternate languages.
3. Use the internet to access those residents least likely or unable to participate in public hearings. The internet will provide convenient access for all residents to participate in the development of the above Plans.
4. When feasible, notify residents of Consolidated Plan activities through various media sources, such as local public access channel and social media, postings within target neighborhoods (local markets, community centers, etc).
5. Solicit views of non-profit and service agencies.
6. Hold public meetings at fully accessible locations. Additionally, the City will provide translation, hearing and/or vision impaired services with five (5) days advance notice to the Urban Programs Department.
7. Encourage the Nashua Housing Authority (NHA) and its tenants to participate in

the development and implementation of the above Plans, along with other low income residents of targeted revitalization areas in which the developments are located. The City shall provide information to the LHA about relevant consolidated plan activities so that the LHA can make this information available at their annual public hearing.

### **Citizen comment on the citizen participation plan and amendments**

The City will provide citizens with a reasonable opportunity to comment on the original citizen participation plan and on substantial amendments to the citizen participation plan, and will make the citizen participation plan public. The comment period will be no less than 14 days following a public notice advertised in the *Telegraph*, the City's newspaper of general circulation. The citizen participation plan will be provided, upon request, in a format accessible to persons with disabilities.

### **Development of the Consolidated Plan**

Before the City adopts a Consolidated Plan, the City will make available to citizens, public agencies, and other interested parties information that includes the amount of assistance the jurisdiction expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income. This information will be provided through public notices, posting to the City's website ([www.nashuanh.gov](http://www.nashuanh.gov)) and public hearings.

The City, through implementation of its federal programs (whether directly or through subrecipients), will minimize the displacement of individuals. On occasion, temporary relocation may be required for the health and safety of occupants. In those cases the City (or subrecipient) will assist the individual(s) in seeking temporary housing accommodations, provide an overview of services available and, if funds are available, offer financial assistance to offset the costs of temporary relocation. If the City provides, or proposes to provide, any CDBG, HOME, or other HUD-funded assistance to acquire, demolish, bring any existing housing units up to the minimum local health and building code requirements, or any action results in the direct permanent displacement of any legal resident(s), it will comply with the procedures, and provide the benefits, outlined in the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4601), as amended; the implementing regulations issued by the Department of Transportation at 49 CFR 24; and Section 104(d) of the Housing and Community Development Act of 1974 [42 U.S.C. 5304(d)]. Prior to any action that will result in the displacement of any existing resident(s) of existing housing unit(s), the City will notify all affected residents of the intended displacement action, and the extent of the benefits that will be available to each impacted person as outlined in 42 U.S.C. 4601 and 5304(d), and 49 CFR 24.

The citizen participation plan also must set forth the jurisdiction's plans to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance the jurisdiction will make available (or require others to make available) to persons displaced, even if the jurisdiction expects no displacement to occur.

A notice will be advertised in the *Telegraph* to inform the public that a draft Consolidated Plan, or draft annual Action Plan is available to examine and is subject to public comment. The notification will provide a summary of the proposed Consolidated

Plan, or annual Action Plan, and will describe the contents and purpose of the particular plan. The notice will also be posted on the City's home page ([www.nashuanh.gov](http://www.nashuanh.gov)) and on bulletin boards at the locations below. The public notice will state that copies of the particular Plan, in its entirety, will be available for review on the City's website and at the following locations for 30 days and that a reasonable number of free written copies will be provided to citizens and groups, as requested (unlimited electronic copies will be provided) :

Community Development Division (CDD)  
City Hall  
229 Main Street, 2<sup>nd</sup> floor  
Nashua, NH 03060

Nashua Public Library  
2 Court Street  
Nashua, NH 03060

Office of the City Clerk  
City Hall  
229 Main Street, 1<sup>st</sup> floor  
Nashua, NH 03060

At least one public hearing will be held during the development of the Consolidated Plan. Public hearings are discussed in more detail below. The City will consider any comments or views of citizens received in writing, or orally at the public hearings, in preparing the final consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final consolidated plan.

### **Amendments**

HUD requires jurisdictions to define what constitutes a substantial amendment. When a substantial amendment is proposed, HUD further requires certain standards be met, such as comment periods and public hearings. The City defines a substantial amendment to the Consolidated Plan or annual Action Plan as a change in the use of CDBG funds from one eligible activity to another that is greater than 30% of the HOME program funds and 20% of the CDBG program funds. Substantial amendments to the Plan must be authorized by the Board of Aldermen and submitted to HUD by the Mayor. The public will also be notified by advertising the amendment in the local newspaper. The advertising of the substantial amendment will begin a 30-day citizen review and comment period. The City will consider any comments or views of citizens received in writing or orally during the comment period. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the substantial amendment of the consolidated plan. The amendment will then be submitted to HUD and made available at the Nashua Public Library, City Clerk's Office, and the CDD. The Mayor, as the Certifying Official, will submit a letter to HUD authorizing the amendment after the thirty-day comment period and will implement the amendment at that time.

Minor amendments (which do not require a 30-day comment period or public hearing) may be made from time to time, including a change in the goal, priority, or activity of the Consolidated Plan; carrying out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously covered in the

Action Plan; or changes to the purpose, scope, location, or beneficiaries of an activity included in the annual Action Plan.

Minor amendments must be authorized by the Board of Aldermen and submitted to HUD by the Mayor. Amendments will be made public through posting at the City Clerk's Office, the Public Library and on the City's website. Amendments involving at least \$25,000 will also be advertised in the local newspaper. The amendment may be implemented immediately after Board of Aldermen approval. A list of amendments will be submitted to HUD each quarter.

### **Performance Reports**

At the end of each program year, a Comprehensive Annual Performance and Evaluation Report (CAPER) must be submitted to HUD by September 30th. The CAPER gives an actual account of activities and details how the City maintained and expended funds for that program year.

Upon completion of the CAPER, the City will make the report available to the general public for a fifteen (15) day review and comment period. Any public comments will be included in the CAPER submitted to HUD. The City will provide a notice in the local newspaper for the availability of the CAPER, which will begin the fifteen-day review and comment period. A public notice will be advertised at least one week in advance, and published on two occasions prior to the review period. The notice and the draft CAPER will also be made available to the public through the City's website. A summary of these comments or views shall be attached to the performance report.

### **Public Hearings**

The City will provide at least two (2) public hearings during the program year. The first hearing will be during the development of Consolidated Plan, prior to the publication of the proposed Plan. This purpose of the first hearing is to obtain citizen input on past performance and future needs. It will also provide an opportunity to respond to proposals and questions related to CDBG and the HOME Investment Partnership Program. This public hearing will take place early in the calendar year.

A second public hearing will be held when the Draft Annual Action Plan (and/or Consolidated Plan) has been completed and has been advertised to provide the required 30-day public review and comment period.

In the course of developing their recommendation for a spending plan, the Board of Aldermen's Human Affairs Committee may hold additional public meetings to provide information on the solicitation of proposals and to review all proposals under consideration. All public meetings of this nature will be advertised in accordance with the applicable provisions of the New Hampshire Access to Governmental Records and Meetings Law (RSA 91-A), including postings of public notice of the meeting.

All public hearings will be advertised by publication no later than two weeks prior to the hearing date in the *Telegraph* and posted on the City's website. The City will consider any comments or views of citizens received in writing or orally at a public hearing. Each hearing will be held in the evening at facilities that are handicapped accessible. Locations may include City Hall, the Nashua Senior Center, various schools and the Nashua Public Library. All of these locations are convenient to potential and actual beneficiaries, and will accommodate persons with disabilities. Each public hearing notice will include the availability of an interpreter if a significant number of

non-English speaking or hearing-impaired persons are expected to participate at the hearing. If notified at least five (5) days in advance of the hearing, the City will provide translation, vision or hearing impaired services as needed. Each public hearing notice will indicate this policy and provide a telephone number to contact the City.

### **Availability and Access to Records**

The consolidated plan, substantial amendments, and the performance report will be available to the public, including the availability of materials in a form accessible to persons with disabilities, upon request. These materials may be provided in written or electronic format, both on the City's website and directly if requested.

The City will provide citizens, public agencies, and other interested parties access to information and records relating to the consolidated plan and the use of assistance under the programs covered by this part during the preceding five years. Citizens must allow the City fourteen (14) calendar days to compile the information requested.

### **Technical Assistance**

The City encourages requests from new or inexperienced agencies that represent low- and moderate- income individuals. The City will offer technical assistance each year upon the release of the annual CDBG application for funding. The scheduled technical assistance workshop will be included in the public notice of availability of funding applications, advertised in the *Telegraph*. All agencies who request an application will be notified directly via e-mail or telephone and encouraged to attend. Additionally the workshop will be posted on the City's website. This assistance shall not include the provision of funds to the groups.

### **Complaints**

Citizens with complaints related to the Consolidated Plan, amendments, and the annual performance report must submit the complaint(s) in writing to:

Community Development Division  
ATTN: Urban Programs Manager  
City Hall  
229 Main Street, 2<sup>nd</sup> floor  
Nashua, NH 03060

If the citizen is unable to submit the complaint in writing, they must schedule a meeting with the Urban Programs Manager at the above-mentioned address and a formal complaint letter will be transcribed. The person must sign the letter and submit an address for response. Upon receipt of the written complaint, the CDD will respond to the complaint in writing within fifteen (15) working days.

### **Use of the Citizen Participation Plan & Jurisdiction Responsibility**

The City must follow its Citizen Participation Plan. However, the requirements for citizen participation do not restrict the responsibility or authority of the jurisdiction in the development and execution of the City's Consolidated Plan.